



Bank Holding Company Performance Report December 31, 2020—FR BHCPR

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BHC Name [BANK OF AMERICA CORPORATION](#)

City/State [CHARLOTTE, NC](#)

Bank Holding Company Information

Federal Reserve District: [5](#)

Consolidated Assets (\$000): [2,819,627,000](#)

Peer Group Number: [1](#) Number in Peer Group: [128](#)

Number of Bank Subsidiaries: [2](#)

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

BANK OF AMERICA CORPORATION
100 NORTH TRYON STREET
CHARLOTTE, NC 28255

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Summary Ratios

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
Average assets (\$000)	2,676,843,250			2,406,303,750			2,333,723,250			2,270,708,000					
Net income (\$000)	17,894,000			27,430,000			28,147,000			18,232,000					
Number of BHCs in peer group	128			125			118			108					
	BHC	Peer #	Pct	BHC	Peer #	Pct									
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	1.66	2.77	8	2.09	3.01	14	2.10	3.08	13	2.05	2.92	12			
+ Non-interest income	1.58	1.21	72	1.68	1.32	73	1.84	1.31	75	1.82	1.35	70			
- Overhead expense	2.12	2.57	28	2.25	2.69	29	2.29	2.71	27	2.41	2.72	34			
- Provision for credit losses	0.40	0.51	34	0.15	0.15	61	0.14	0.14	59	0.15	0.16	58			
+ Securities gains (losses)	0.02	0.02	57	0.01	0.01	64	0.01	0	81	0.01	0.01	73			
+ Other tax equivalent adjustments	0	0	87	0	0	84	0	0	84	0	0	9			
= Pretax net operating income (tax equivalent)	0.73	1.04	21	1.39	1.56	33	1.51	1.57	40	1.33	1.43	37			
Net operating income	0.67	0.81	31	1.14	1.19	39	1.21	1.24	42	0.80	0.89	39			
Net income	0.67	0.82	30	1.14	1.19	39	1.21	1.24	42	0.80	0.90	38			
Net income (Subchapter S adjusted)				1.18			1.17			1.42		0.99			
Percent of Average Earning Assets															
Interest income (tax equivalent)	2.17	3.55	6	3.36	4.41	6	3.26	4.24	6	2.94	3.80	12			
Interest expense	0.34	0.52	25	1.04	1.08	50	0.92	0.86	63	0.65	0.60	65			
Net interest income (tax equivalent)	1.83	3.01	9	2.33	3.33	16	2.34	3.38	14	2.29	3.19	15			
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.40	0.27	74	0.37	0.21	80	0.39	0.22	85	0.41	0.24	85			
Earnings coverage of net loan and lease losses (X)	7.17	22.91	34	9.96	24.40	41	10.06	21.75	38	8.17	19.67	30			
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.95	1.58	76	0.92	0.83	61	0.99	0.90	63	1.06	0.98	59			
Allowance for loan and lease losses / Total loans and leases	1.93	1.55	77	0.92	0.81	60	0.98	0.89	64	1.05	0.96	59			
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.57	0.71	43	0.40	0.57	34	0.57	0.61	47	0.73	0.72	56			
30–89 days past due loans and leases / Total loans and leases	0.42	0.39	66	0.51	0.43	66	0.55	0.44	70	0.66	0.47	80			
Liquidity and Funding															
Net noncore funding dependence	-4.48	3.20	28	11.47	14.45	42	10.36	16.62	30	12.48	17.03	39			
Net short-term noncore funding dependence	-24.18	-4.76	9	-7.32	3.38	15	-6.89	4.66	15	-3.89	4.83	20			
Net loans and leases / Total assets	33.85	61.58	10	41.87	63.77	12	41.22	63.98	12	43.01	62.73	15			
Capitalization															
Tier 1 leverage ratio	7.36	9.13	5	7.94	9.76	9	8.37	9.71	12	8.61	9.53	23			
Holding company equity capital / Total assets	9.68	11.16	30	10.88	12.43	33	11.27	12.22	42	11.71	11.94	55			
Total equity capital (including minority interest) / Total assets	9.68	11.29	27	10.88	12.57	30	11.27	12.27	40	11.71	12.01	53			
Common equity tier 1 capital / Total risk-weighted assets	11.94	12.38	47	11.17	12.17	33	11.64	12.12	49	11.93	12.19	53			
Net loans and leases / Equity capital (X)	3.50	5.58	13	3.85	5.21	20	3.66	5.29	16	3.67	5.27	17			
Cash dividends / Net income	43.08	42.30	52	27.63	33.12	37	24.43	27.31	33	30.75	31.29	43			
Cash dividends / Net income (Subchapter S adjusted)				-0.65			-12.02			17.36		47.52			
Growth Rates															
Assets	15.84	16.68	50	3.36	9.26	31	3.22	7	39	4.21	8.28	43			
Equity capital	3.06	6.99	31	-0.19	10.49	9	-0.68	7.89	21	0.11	10.18	15			
Net loans and leases	-6.36	9.07	8	4.99	9.10	43	-1.07	7.89	6	4.83	9.38	38			
Noncore funding	1.73	-12.18	67	4.09	6.59	48	6.20	10.67	47	8.51	5.59	62			
Parent Company Ratios															
Short-term debt / Equity capital	3.43	0.77	86	3.83	1.02	83	6.09	1.14	88	8.36	1.07	91			
Long-term debt / Equity capital	81.97	13.56	94	71.66	13.04	93	62.68	13.37	89	59.81	12.69	90			
Equity investment in subsidiaries / Equity capital	113.41	102.81	90	113.71	103.22	91	111.74	103.10	84	112.95	102.10	88			
Cash from ops + noncash items + op expense / Op expense + dividends	239.94	147.24	87	388.06	190.27	90	215.59	174.91	72	120.80	148.20	42			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	35,927,000	46,585,000	44,333,000	38,376,000		-22.88	5.73
Income from lease financing receivables.....	778,000	895,000	825,000	861,000		-13.07	15.43
Fully taxable income on loans and leases.....	36,598,000	47,327,000	45,003,000	39,056,000		-22.67	6.24
Tax-exempt income on loans and leases.....	107,000	153,000	155,000	181,000		-30.07	-48.56
Estimated tax benefit on income on loans and leases.....	132,223	160,825	160,536	342,382		-17.78	-82.52
Income on loans and leases (tax equivalent).....	36,837,223	47,640,825	45,318,536	39,579,382		-22.68	4.03
Investment interest income (tax equivalent).....	10,062,777	12,073,175	11,928,464	10,752,618		-16.65	14.18
Interest on balances due from depository institutions.....	378,000	2,009,000	2,112,000	1,341,000		-81.18	-25.15
Interest income on other earning assets.....	5,415,000	10,884,000	8,869,000	7,926,000		-50.25	-18.28
Total interest income (tax equivalent).....	52,693,000	72,607,000	68,228,000	59,599,000		-27.43	2.61
Interest on time deposits of \$250K or more	185,000	267,000	138,000	90,000		-30.71	
Interest on time deposits < \$250K.....	330,000	445,000	281,000	218,000		-25.84	
Interest on foreign office deposits	232,000	834,000	705,000	578,000		-72.18	-28.62
Interest on other deposits	1,196,000	5,642,000	3,370,000	1,045,000		-78.80	293.42
Interest on other borrowings and trading liabilities.....	5,437,000	13,995,000	13,680,000	10,150,000		-61.15	-38.19
Interest on subordinated debt and mandatory convertible securities	844,000	1,161,000	1,161,000	1,022,000		-27.30	-5.27
Total interest expense.....	8,224,000	22,344,000	19,335,000	13,103,000		-63.19	-22.04
Net interest income (tax equivalent).....	44,469,000	50,263,000	48,893,000	46,496,000		-11.53	8.98
Non-interest income.....	42,181,000	40,387,000	42,890,000	41,427,000		4.44	1.46
Adjusted operating income (tax equivalent)	86,650,000	90,650,000	91,783,000	87,923,000		-4.41	5.18
Overhead expense.....	56,858,000	54,035,000	53,452,000	54,776,000		5.22	-1.08
Provision for credit losses.....	10,677,000	3,574,000	3,261,000	3,311,000			250.87
Securities gains (losses)	411,000	193,000	121,000	304,000		112.95	-65.75
Other tax equivalent adjustments	1,000	2,000	1,000	-1,000		-50.00	
Pretax net operating income (tax equivalent).....	19,490,000	33,353,000	35,195,000	30,139,000		-41.56	-15.47
Applicable income taxes	1,101,000	5,324,000	6,437,000	10,982,000		-79.32	-82.43
Tax equivalent adjustments	499,000	598,000	610,000	924,000		-16.56	-45.04
Applicable income taxes (tax equivalent).....	1,600,000	5,922,000	7,047,000	11,906,000		-72.98	-77.69
Minority interest	-4,000	1,000	1,000	1,000			
Net income before discontinued operations, net of minority interest	17,894,000	27,430,000	28,147,000	18,232,000		-34.76	12.63
Discontinued operations, net of applicable income taxes.....	0	0	0	0			
Net income attributable to holding company.....	17,894,000	27,430,000	28,147,000	18,232,000		-34.76	12.63
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	17,890,000	27,431,000	28,148,000	18,233,000		-34.78	12.62
Investment securities income (tax equivalent).....	10,062,777	12,073,175	11,928,464	10,752,618		-16.65	14.18
US Treasury and agency securities (excluding mortgage-backed securities)	1,022,000	1,186,000	990,000	839,000		-13.83	25.25
Mortgage-backed securities	8,166,000	9,731,000	9,684,000	8,674,000		-16.08	10.71
All other securities	874,777	1,156,175	1,254,464	1,239,618		-24.34	40.93
Cash dividends declared.....	7,709,000	7,578,000	6,875,000	5,606,000		1.73	115.76
Common	6,288,000	6,146,000	5,424,000	4,028,000		2.31	200.86
Preferred.....	1,421,000	1,432,000	1,451,000	1,578,000		-0.77	-4.18

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Percent of Average Assets															
Interest income (tax equivalent)	1.97	3.27	6	3.02	4	8	2.92	3.87	9	2.62	3.47	11			
Less: Interest expense	0.31	0.48	27	0.93	0.98	47	0.83	0.79	63	0.58	0.55	65			
Equals: Net interest income (tax equivalent)	1.66	2.77	8	2.09	3.01	14	2.10	3.08	13	2.05	2.92	12			
Plus: Non-interest income	1.58	1.21	72	1.68	1.32	73	1.84	1.31	75	1.82	1.35	70			
Equals: adjusted operating income (tax equivalent)	3.24	4.04	14	3.77	4.41	20	3.93	4.46	24	3.87	4.33	26			
Less: Overhead expense	2.12	2.57	28	2.25	2.69	29	2.29	2.71	27	2.41	2.72	34			
Less: Provision for credit losses.....	0.40	0.51	34	0.15	0.15	61	0.14	0.14	59	0.15	0.16	58			
Plus: Realized gains (losses) on held-to-maturities securities	0	0	46	0	0	49	0	0	51	0	0	47			
Plus: Realized gains (losses) on available-for-sale securities	0.02	0.02	57	0.01	0.01	64	0.01	0	81	0.01	0.01	76			
Plus: other tax equivalent adjustments	0	0	87	0	0	84	0	0	84	0	0	9			
Equals: Pretax net operating income (tax equivalent)	0.73	1.04	21	1.39	1.56	33	1.51	1.57	40	1.33	1.43	37			
Less: Applicable income taxes (tax equivalent).....	0.06	0.23	11	0.25	0.36	20	0.30	0.33	41	0.52	0.55	44			
Less: Minority interest.....	0	0	6	0	0	72	0	0	71	0	0	66			
Equals: Net operating income	0.67	0.81	31	1.14	1.19	39	1.21	1.24	42	0.80	0.89	39			
Plus: Net extraordinary items.....	0	0	50	0	0	50	0	0	51	0	0	48			
Equals: Net income	0.67	0.82	30	1.14	1.19	39	1.21	1.24	42	0.80	0.90	38			
Memo: Net income (last four quarters)	0.67	0.82	30	1.14	1.19	39	1.21	1.24	41	0.80	0.91	37			
Net income-BHC and noncontrolling (minority) interest	0.67	0.83	30	1.14	1.20	39	1.21	1.25	41	0.80	0.91	38			
Margin Analysis															
Average earning assets / Average assets	90.79	92.32	30	89.68	91.05	34	89.70	91.48	26	89.31	91.61	26			
Average interest-bearing funds / Average assets.....	59.41	64.06	28	61.84	65.57	34	59.30	65.56	24	57.71	65.75	19			
Interest income (tax equivalent) / Average earning assets	2.17	3.55	6	3.36	4.41	6	3.26	4.24	6	2.94	3.80	12			
Interest expense / Average earning assets	0.34	0.52	25	1.04	1.08	50	0.92	0.86	63	0.65	0.60	65			
Net interest income (tax equivalent) / Average earning assets	1.83	3.01	9	2.33	3.33	16	2.34	3.38	14	2.29	3.19	15			
Yield or Cost															
Total loans and leases (tax equivalent).....	3.58	4.27	11	4.79	5.09	35	4.65	4.95	36	4.11	4.52	25			
Interest-bearing bank balances	0.15	0.27	17	1.38	2.04	17	1.34	1.64	26	0.96	1.05	34			
Federal funds sold and reverse repos	0.29	0.68	35	1.73	2.44	30	1.26	2.17	14	1.07	1.41	38			
Trading assets	1.49	0.60	77	1.86	0.99	70	1.93	1.11	67	1.85	1.11	68			
Total earning assets	2.15	3.51	6	3.34	4.36	7	3.23	4.20	6	2.89	3.73	11			
Investment securities (tax equivalent)	1.95	2.25	25	2.73	2.76	49	2.75	2.68	62	2.56	2.47	60			
US Treasury and agency securities (excluding mortgage-backed securities)	1.08	1.75	22	1.97	2.32	31	1.80	2.05	32	1.61	1.62	48			
Mortgage-backed securities	2.02	2.05	43	2.80	2.61	75	2.78	2.50	83	2.58	2.23	83			
All other securities	2.47	3.24	21	3.59	4.06	42	4.15	4.20	70	3.58	3.66	53			
Interest-bearing deposits	0.18	0.53	9	0.73	1.10	24	0.51	0.81	22	0.23	0.49	19			
Time deposits of \$250K or more	0.84	1.42	7	1.16	1.96	6	0.68	1.44	6						
Time deposits < \$250K	1.03	1.36	22	1.35	1.82	19	0.90	1.29	22						
Other domestic deposits	0.13	0.36	8	0.66	0.93	32	0.43	0.67	27						
Foreign deposits	0.30	0.42	39	1.17	1.19	50	1.03	0.97	53	0.87	0.51	75			
Federal funds purchased and repos	0.65	0.62	66	2.22	1.86	66	1.71	1.51	55	1.27	0.94	74			
Other borrowed funds and trading liabilities	0.97	1.50	28	2.31	2.38	47	2.55	2.28	66	1.93	1.77	62			
All interest-bearing funds	0.52	0.74	27	1.50	1.49	60	1.40	1.19	69	1	0.82	68			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Non-interest Income and Expenses					
Total non-interest income	42,181,000	40,387,000	42,890,000	41,427,000	
Fiduciary activities income	2,024,000	1,985,000	1,990,000	1,853,000	
Service charges on deposit accounts - domestic	4,984,000	5,401,000	5,489,000	5,577,000	
Trading revenue.....	6,876,000	8,175,000	8,578,000	7,473,000	
Investment banking fees and commissions.....	19,775,000	17,600,000	17,532,000	17,470,000	
Insurance activities revenue.....	14,000	16,000	19,000	416,000	
Venture capital revenue.....	0	1,000	2,000	0	
Net servicing fees	-73,000	75,000	610,000	351,000	
Net securitization income	51,000	118,000	84,000	85,000	
Net gains (losses) on sales of loans, OREO, other assets.....	425,000	-1,762,000	918,000	-505,000	
Other non-interest income.....	8,105,000	8,778,000	7,668,000	8,707,000	
Total overhead expenses	56,858,000	54,035,000	53,452,000	54,776,000	
Personnel expense.....	33,425,000	32,920,000	31,929,000	31,943,000	
Net occupancy expense.....	6,459,000	5,966,000	5,771,000	5,702,000	
Goodwill impairment losses	0	0	0	0	
Amortization expenses and impairment loss (other intangible assets).....	95,000	112,000	538,000	621,000	
Other operating expenses.....	16,879,000	15,037,000	15,214,000	16,510,000	
Fee income on mutual funds and annuities.....	1,239,000	1,426,000	1,616,000	1,901,000	
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	
Number of equivalent employees	211,378	205,429	201,834	206,986	
Average personnel expense per employee.....	158.13	160.25	158.19	154.32	
Average assets per employee.....	12,663.77	11,713.55	11,562.59	10,970.35	

BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Analysis Ratios														
Mutual fund fee income / Non-interest income	2.94	2.02	68	3.53	2.72	66	3.77	3.08	63	4.59	2.85	72		
Overhead expenses / Net Interest Income + non-interest income	66	62.28	68	60	61.29	49	58.63	60.88	39	62.96	63.61	44		
Percent of Average Assets														
Total overhead expense	2.12	2.57	28	2.25	2.69	29	2.29	2.71	27	2.41	2.72	34		
Personnel expense.....	1.25	1.30	46	1.37	1.41	46	1.37	1.44	40	1.41	1.42	50		
Net occupancy expense.....	0.24	0.26	40	0.25	0.28	31	0.25	0.28	31	0.25	0.29	35		
Other operating expenses.....	0.63	0.94	23	0.63	0.97	19	0.67	0.97	20	0.75	1	30		
Overhead less non-interest income	0.55	1.25	12	0.57	1.32	11	0.45	1.38	8	0.59	1.34	11		
Percent of Adjusted Operating Income (Tax Equivalent)														
Total overhead expense	65.62	61.82	67	59.61	60.64	51	58.24	60.37	40	62.30	62.73	47		
Personnel expense.....	38.57	32.36	88	36.32	32.39	72	34.79	32.51	65	36.33	32.93	66		
Net occupancy expense.....	7.45	6.58	65	6.58	6.52	52	6.29	6.48	45	6.49	6.70	44		
Other operating expenses.....	19.59	22.28	44	16.71	21.20	27	17.16	20.90	29	19.48	22.41	35		
Total non-interest income	48.68	28.83	87	44.55	29.23	83	46.73	28.50	86	47.12	31.08	82		
Fiduciary activities income	2.34	2.09	62	2.19	1.97	61	2.17	2.14	60	2.11	2.38	55		
Service charges on domestic deposit accounts	5.75	3.27	87	5.96	3.88	78	5.98	4.15	70	6.34	4.28	69		
Trading revenue.....	7.94	1.28	91	9.02	1.18	92	9.35	0.85	95	8.50	0.90	94		
Investment banking fees and commissions.....	22.82	2.46	96	19.42	3.54	92	19.10	3.42	92	19.87	3.62	91		
Insurance activities revenue.....	0.02	0.41	34	0.02	0.47	36	0.02	0.47	36	0.47	0.55	69		
Venture capital revenue.....	0	0.01	44	0	0.02	84	0	0.02	81	0	0.01	44		
Net servicing fees	-0.08	0.01	24	0.08	0.28	46	0.66	0.65	66	0.40	0.60	52		
Net securitization income	0.06	0	93	0.13	0.01	92	0.09	0.01	93	0.10	0.01	93		
Net gain (loss) - sales of loans, OREO, and other assets	0.49	3.92	26	-1.94	1.86	4	1	1.61	49	-0.57	1.67	5		
Other non-interest income.....	9.35	9.65	58	9.68	10.04	60	8.35	9.86	53	9.90	10.77	52		
Overhead less non-interest income	16.94	31.93	15	15.06	31.06	15	11.51	31.46	9	15.18	31.19	11		
Applicable income taxes / Pretax net operating income (tax equivalent).....	5.65	18.63	5	15.96	20.56	16	18.29	19.04	35	36.44	32.99	59		
Applicable income tax + TE / Pretax net operating income + TE	8.21	21.18	5	17.76	23.23	9	20.02	21.56	28	39.50	37.95	56		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change	
		12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	1-Year	5-Year
Real estate loans	338,168,000	360,362,000	337,046,000	341,521,000			-6.16	-2.42
Commercial and industrial loans	291,121,000	302,952,000	279,685,000	272,945,000			-3.91	23.99
Loans to individuals	151,234,000	171,062,000	172,387,000	174,869,000			-11.59	-14.22
Loans to depository institutions and acceptances of other banks	11,876,000	19,610,000	17,367,000	20,771,000			-39.44	-38.60
Agricultural loans	622,000	644,000	563,000	619,000			-3.42	-48.25
Other loans and leases	180,153,000	173,963,000	173,332,000	180,904,000			3.56	18.01
Less: Unearned income	0	0	0	0				
Loans and leases, net of unearned income	973,174,000	1,028,593,000	980,380,000	991,629,000			-5.39	4.55
Less: Allowance for loan and lease losses	18,802,000	9,416,000	9,601,000	10,393,000			99.68	53.69
Net loans and leases	954,372,000	1,019,177,000	970,779,000	981,236,000			-6.36	3.89
Debt securities that reprice or mature in over 1 year	630,818,000	426,203,000	399,988,000	393,451,000			48.01	74.53
Mutual funds and equity securities	1,687,000	1,174,000	1,446,000	3,189,000			43.70	-66.02
Subtotal	1,586,877,000	1,446,554,000	1,372,213,000	1,377,876,000			9.70	23.49
Interest-bearing bank balances	348,930,000	137,516,000	154,530,000	136,874,000			153.74	158.67
Federal funds sold and reverse repos	304,058,000	274,597,000	259,409,000	212,747,000			10.73	57.97
Debt securities that reprice or mature within 1 year	41,932,000	35,157,000	33,017,000	33,162,000			19.27	66.65
Trading assets	256,866,000	277,292,000	265,770,000	258,907,000			-7.37	6.16
Total earning assets	2,538,683,000	2,171,125,000	2,084,952,000	2,019,666,000			16.93	35.06
Non-interest-bearing cash and due from depository institutions	36,430,000	30,151,000	29,063,000	29,481,000			20.83	16.29
Premises, fixed assets, and leases	21,249,000	20,362,000	9,906,000	9,247,000			4.36	124.03
Other real estate owned	213,000	357,000	373,000	328,000			-40.34	-56.17
Investment in unconsolidated subsidiaries	10,154,000	9,289,000	11,942,000	9,831,000			9.31	37.76
Intangible and other assets	212,928,000	202,795,000	218,744,000	212,924,000			5.00	-2.77
Total assets	2,819,627,000	2,434,079,000	2,354,980,000	2,281,477,000			15.84	31.30
Quarterly average assets	2,785,881,000	2,448,358,000	2,343,657,000	2,303,906,000			13.79	27.61
Average loans and leases (YTD)	1,027,830,250	993,592,250	974,739,500	961,911,500			3.45	12.60
Memoranda								
Loans held-for-sale	9,243,000	9,158,000	10,367,000	11,430,000			0.93	24.02
Loans not held-for-sale	963,931,000	1,019,435,000	970,013,000	980,199,000			-5.44	4.39
Real estate loans secured by 1–4 family	258,879,000	278,413,000	258,145,000	262,960,000			-7.02	-3.25
Commercial real estate loans	73,692,000	76,048,000	71,712,000	71,846,000			-3.10	0.81
Construction and land development	9,920,000	9,131,000	7,962,000	9,147,000			8.64	3.66
Multifamily	4,807,000	5,049,000	5,165,000	5,538,000			-4.79	-26.46
Nonfarm nonresidential	58,965,000	61,868,000	58,585,000	57,161,000			-4.69	3.46
Real estate loans secured by farmland	1,847,000	1,966,000	2,005,000	2,094,000			-6.05	-12.80
Total investment securities	674,457,000	462,543,000	434,464,000	429,902,000			45.81	72.16
U.S. Treasury securities	131,346,000	67,333,000	53,663,000	51,915,000			95.07	454.32
US agency securities (excluding mortgage-backed securities)	1,118,000	1,195,000	1,260,000	1,609,000			-6.44	-29.33
Municipal securities	13,366,000	14,589,000	14,862,000	18,448,000			-8.38	6.57
Mortgage-backed securities	507,245,000	358,201,000	346,745,000	341,288,000			41.61	51.21
Asset-backed securities	4,620,000	5,764,000	6,614,000	6,805,000			-19.85	-48.59
Other debt securities	15,075,000	14,287,000	9,874,000	6,648,000			5.52	232.49
Mutual funds and equity securities	1,687,000	1,174,000	1,446,000	3,189,000			43.70	-66.02
Available-for-sale securities	234,491,000	245,639,000	229,366,000	304,889,000			-4.54	-23.65
U.S. Treasury securities	115,262,000	67,333,000	53,663,000	51,915,000			71.18	386.44
US agency securities (excluding mortgage-backed securities)	1,118,000	1,195,000	1,260,000	1,609,000			-6.44	-29.33
Municipal securities	13,347,000	14,560,000	14,821,000	18,390,000			-8.33	7.20
Mortgage-backed securities	85,069,000	143,505,000	143,629,000	216,333,000			-40.72	-66.10
Asset-backed securities	4,620,000	5,764,000	6,614,000	6,805,000			-19.85	-48.28
Other debt securities	15,075,000	13,282,000	9,379,000	6,648,000			13.50	232.49
Mutual funds and equity securities	0	0	0	3,189,000			-100.00	
Held-to-maturity securities appreciation (depreciation)	9,932,000	4,091,000	-3,218,000	-1,714,000			142.78	
Available-for-sale securities appreciation (depreciation)	6,253,000	2,332,000	-4,910,000	-2,043,000			168.14	
Structured notes, fair value	789,000	1,544,000	2,618,000	3,057,000			-48.90	-86.73
Pledged securities	64,968,000	65,984,000	39,938,000	36,275,000			-1.54	55.91

Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Demand deposits	650,686,000	403,319,000	412,712,000	430,960,000		61.33	53.09
NOW, ATS and transaction accounts	120,298,000	146,324,000	121,271,000	80,223,000		-17.79	204.76
Time deposits less brokered deposits) < \$250K.....	2,938,000	-2,611,000	6,329,000	22,119,000			
MMDA and other savings accounts	874,263,000	732,874,000	720,194,000	664,054,000		19.29	44.53
Other non-interest-bearing deposits.....	0	0	0	0			
Core deposits	1,648,185,000	1,279,906,000	1,260,506,000	1,197,356,000		28.77	50.23
Time deposits of \$250K or more	15,250,000	28,064,000	19,559,000	19,309,000		-45.66	
Foreign deposits	106,465,000	90,766,000	77,253,000	82,319,000		17.30	49.40
Federal funds purchased and repos.....	170,323,000	165,109,000	186,988,000	176,865,000		3.16	-2.28
Secured federal funds purchased	0	0	0	0			
Commercial paper	1,000,000	0	0	0			6566.67
Other borrowings w/remaining maturity of 1 year or less	88,995,000	101,396,000	113,113,000	108,644,000		-12.23	35.13
Other borrowings w/remaining maturity over 1 year	216,184,000	191,809,000	167,931,000	156,740,000		12.71	39.44
Brokered deposits < \$250K	25,583,000	36,070,000	24,269,000	10,860,000		-29.07	
Noncore funding	623,800,000	613,214,000	589,113,000	554,737,000		1.73	25.22
Trading liabilities	115,301,000	119,931,000	104,403,000	113,944,000		-3.86	9.83
Subordinated notes and debentures + trust preferred securities.....	26,759,000	24,897,000	24,937,000	31,577,000		7.48	-39.61
Other liabilities	132,658,000	131,287,000	110,659,000	116,717,000		1.04	-9.54
Total liabilities	2,546,703,000	2,169,235,000	2,089,618,000	2,014,331,000		17.40	34.66
Equity Capital							
Perpetual preferred stock (including surplus).....	24,510,000	23,401,000	22,326,000	22,323,000		4.74	10.04
Common stock.....	87,000	88,000	97,000	103,000		-1.14	-16.35
Common surplus.....	85,895,000	91,635,000	118,799,000	137,986,000		-6.26	-43.09
Retained earnings.....	164,088,000	156,319,000	136,314,000	113,816,000		4.97	85.28
Accumulated other comprehensive income	-1,656,000	-6,633,000	-12,211,000	-7,082,000			
Other equity capital components	0	0	0	0			
Total holding company equity capital.....	272,924,000	264,810,000	265,325,000	267,146,000		3.06	6.53
Noncontrolling (minority) interest in subsidiaries	0	34,000	37,000	0		-100.00	
Total equity capital, including minority interest	272,924,000	264,844,000	265,362,000	267,146,000		3.05	6.53
Total liabilities and capital	2,819,627,000	2,434,079,000	2,354,980,000	2,281,477,000		15.84	31.30
Memoranda							
Non-interest-bearing deposits	668,384,000	417,037,000	426,772,000	444,989,000		60.27	53.66
Interest-bearing deposits	1,127,099,000	1,017,769,000	954,815,000	864,855,000		10.74	47.32
Total deposits	1,795,483,000	1,434,806,000	1,381,587,000	1,309,844,000		25.14	49.62
Long-term debt that reprices within 1 year	23,243,000	27,505,000	29,926,000	30,595,000		-15.50	-39.96
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	264,810,000	265,325,000	267,146,000	266,840,000			
Accounting restatements	-2,406,000	165,000	25,000	-645,000			
Net income	17,894,000	27,430,000	28,147,000	18,232,000			
Net sale of new perpetual preferred stock	1,109,000	1,075,000	3,000	-2,897,000			
Net sale of new common stock	-5,751,000	-27,185,000	-19,205,000	-8,948,000			
Sale of treasury stock	0	0	0	0			
Less: Purchase of treasury stock	0	0	0	0			
Changes incident to business combinations	0	0	0	0			
Less: Dividends declared	7,709,000	7,578,000	6,875,000	5,606,000			
Change in other comprehensive income	4,977,000	5,578,000	-3,916,000	206,000			
Changes in debit to ESOP liability	0	0	0	0			
Other adjustments to equity capital	0	0	0	-36,000			
Holding company equity capital, ending balance	272,924,000	264,810,000	265,325,000	267,146,000			

Percent Composition of Assets

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Percent of Total Assets															
Real estate loans	11.99	36.22	13	14.80	37.78	18	14.31	37.19	15	14.97	35.54	18			
Commercial and industrial loans	10.32	13.52	31	12.45	12.02	57	11.88	12.85	48	11.96	12.62	54			
Loans to individuals	5.36	3.40	72	7.03	4.20	72	7.32	4.31	73	7.66	4.47	72			
Loans to depository institutions and acceptances of other banks	0.42	0.03	93	0.81	0.04	95	0.74	0.05	94	0.91	0.06	95			
Agricultural loans.....	0.02	0.19	43	0.03	0.24	43	0.02	0.30	44	0.03	0.21	47			
Other loans and leases.....	6.39	4.63	67	7.15	5.01	69	7.36	5	68	7.93	5.10	75			
Net loans and leases.....	33.85	61.58	10	41.87	63.77	12	41.22	63.98	12	43.01	62.73	15			
Debt securities over 1 year.....	22.37	15.55	79	17.51	14.60	65	16.98	14.63	63	17.25	14.83	63			
Mutual funds and equity securities	0.06	0.05	67	0.05	0.06	59	0.06	0.06	65	0.14	0.06	76			
Subtotal	56.28	78.16	10	59.43	79.65	12	58.27	79.97	11	60.39	79.31	12			
Interest-bearing bank balances	12.38	7.51	82	5.65	3.06	76	6.56	3.04	82	6	3.46	77			
Federal funds sold and reverse repos	10.78	0.82	93	11.28	1.57	88	11.02	1.66	89	9.32	1.81	88			
Debt securities 1 year or less	1.49	1.68	55	1.44	1.91	54	1.40	1.96	57	1.45	1.86	55			
Trading assets	9.11	1.01	91	11.39	1.19	92	11.29	1.33	91	11.35	1.34	91			
Total earning assets.....	90.04	91.05	37	89.20	89.53	43	88.53	89.74	36	88.52	89.84	33			
Non-interest cash and due from depository institutions.....	1.29	1.07	68	1.24	1.14	57	1.23	1.21	48	1.29	1.22	55			
Other real estate owned.....	0.01	0.02	37	0.01	0.03	41	0.02	0.04	36	0.01	0.05	30			
All other assets.....	8.67	7.82	64	9.56	9.27	54	10.23	8.98	68	10.18	8.86	67			
Memoranda															
Short-term investments	24.65	11.17	88	18.38	7.63	85	18.98	7.80	84	16.78	8.69	82			
U.S. Treasury securities.....	4.66	0.84	89	2.77	1.03	79	2.28	1.04	79	2.28	1.02	80			
US agency securities (excluding mortgage-backed securities)	0.04	0.63	29	0.05	0.54	34	0.05	0.69	29	0.07	0.75	35			
Municipal securities	0.47	1.69	37	0.60	1.34	42	0.63	1.62	40	0.81	1.60	45			
Mortgage-backed securities	17.99	11.75	79	14.72	11.44	70	14.72	11.13	70	14.96	11.06	71			
Asset-backed securities	0.16	0.32	65	0.24	0.28	70	0.28	0.33	71	0.30	0.30	71			
Other debt securities	0.53	0.42	68	0.59	0.39	73	0.42	0.41	69	0.29	0.38	66			
Loans held-for-sale.....	0.33	0.52	48	0.38	0.39	64	0.44	0.30	74	0.50	0.33	76			
Loans held for investment	34.19	61.72	9	41.88	63.50	12	41.19	63.93	12	42.96	62.63	15			
Real estate loans secured by 1–4 family	9.18	11.91	37	11.44	13.29	41	10.96	13.46	38	11.53	13.44	39			
Revolving	1.19	1.66	48	1.60	2.07	47	1.94	2.27	48	2.31	2.40	51			
Closed-end, secured by first liens	7.94	9.81	41	9.76	10.69	46	8.91	10.57	42	9.01	10.35	42			
Closed-end, secured by junior liens	0.05	0.22	26	0.08	0.28	30	0.10	0.31	31	0.21	0.34	44			
Commercial real estate loans	2.61	22.22	10	3.12	22.23	14	3.05	21.58	15	3.15	19.88	16			
Construction and land development	0.35	3.40	14	0.38	3.44	17	0.34	3.51	14	0.40	3.25	18			
Multifamily.....	0.17	3.12	9	0.21	3.01	11	0.22	2.72	11	0.24	2.54	13			
Nonfarm nonresidential	2.09	14.72	12	2.54	14.69	16	2.49	14.44	15	2.51	13.30	17			
Real estate loans secured by farmland.....	0.07	0.33	46	0.08	0.36	50	0.09	0.41	51	0.09	0.32	54			

Loan Mix and Analysis of Concentrations of Credit

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
	34.75	57.15	17	35.03	57.46	19	34.38	56.49	17	34.44	54.84	18			
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	34.75	57.15	17	35.03	57.46	19	34.38	56.49	17	34.44	54.84	18			
Real estate loans secured by 1–4 family.....	26.60	19.43	74	27.07	20.75	69	26.33	21.10	68	26.52	21.45	62			
Revolving	3.44	2.64	62	3.78	3.15	57	4.67	3.50	64	5.31	3.77	70			
Closed-end.....	23.16	16.59	78	23.29	17.39	73	21.66	17.39	68	21.21	17.41	66			
Commercial real estate loans	7.57	34.63	10	7.39	33.52	10	7.31	32.14	12	7.25	29.99	14			
Construction and land development.....	1.02	5.26	15	0.89	5.09	15	0.81	5.20	13	0.92	4.90	14			
1–4 family.....	0.06	0.93	17	0.06	0.94	21	0.06	1.02	23	0.08	0.89	27			
Other	0.96	4.19	16	0.83	4.02	15	0.75	4.05	14	0.84	3.90	14			
Multifamily.....	0.49	4.96	6	0.49	4.69	9	0.53	4.10	10	0.56	3.84	14			
Nonfarm nonresidential	6.06	22.93	12	6.01	22.15	12	5.98	21.40	13	5.76	20.03	15			
Owner-occupied.....	2.28	7.68	17	2.20	7.72	19	2.21	8.03	19	2.25	7.58	21			
Other.....	3.78	14.95	10	3.82	14.34	9	3.77	13.38	15	3.51	12.45	17			
Real estate loans secured by farmland.....	0.19	0.54	56	0.19	0.55	55	0.20	0.63	57	0.21	0.51	60			
Loans to depository institutions and acceptances of other banks.....	1.22	0.06	93	1.91	0.11	93	1.77	0.12	94	2.09	0.17	93			
Commercial and industrial loans	29.91	22.17	76	29.45	19.53	78	28.53	20.32	75	27.52	20.53	71			
Loans to individuals	15.54	6.13	82	16.63	7.13	81	17.58	7.36	82	17.63	7.61	82			
Credit card loans	8.09	0.65	93	9.49	0.81	93	10.03	1.02	93	9.71	1.12	92			
Agricultural loans.....	0.06	0.32	49	0.06	0.37	47	0.06	0.46	49	0.06	0.33	51			
Other loans and leases.....	18.51	9.09	85	16.91	9.85	78	17.68	9.66	84	18.24	10.32	83			
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	157.52	381.27	15	182.09	391.26	18	169.68	379.80	17	169.16	366.85	18			
Real estate loans secured by 1–4 family.....	120.59	125.03	50	140.68	138.18	53	129.96	137.84	48	130.25	138.55	45			
Revolving	15.60	17.42	53	19.63	21.26	53	23.04	23.33	57	26.07	25.05	57			
Closed-end.....	104.99	106.14	51	121.05	115.20	53	106.92	112.79	50	104.18	111.69	46			
Commercial real estate loans	34.33	234.65	10	38.43	229.44	13	36.10	219.72	13	35.59	204.45	14			
Construction and land development.....	4.62	35.62	14	4.61	34.95	16	4.01	35.36	14	4.53	32.91	18			
1–4 family.....	0.27	6.34	16	0.29	6.61	20	0.32	7.04	21	0.41	6.16	25			
Other	4.35	28.16	14	4.32	27.32	16	3.69	27.26	15	4.12	26.01	18			
Multifamily.....	2.24	32.74	7	2.55	31.04	9	2.60	27.85	11	2.74	25.95	12			
Nonfarm nonresidential	27.47	155.06	13	31.26	152.10	16	29.49	147.22	16	28.31	137.03	17			
Owner-occupied.....	10.34	52.37	16	11.41	53.07	19	10.89	54.89	19	11.07	51.62	22			
Other	17.12	100.54	12	19.85	97.41	16	18.60	91.80	16	17.24	84.09	16			
Real estate loans secured by farmland.....	0.86	3.44	47	0.99	3.60	51	1.01	4.02	53	1.04	3.31	56			
Loans to depository institutions and acceptances of other banks.....	5.53	0.28	95	9.91	0.44	95	8.74	0.54	94	10.29	0.68	95			
Commercial and industrial loans	135.60	139.91	48	153.08	122.02	65	140.80	128.82	55	135.20	126.55	55			
Loans to individuals	70.44	37.47	78	86.44	43.51	77	86.78	42.67	80	86.62	44.83	75			
Credit card loans	36.66	3.30	92	49.32	4.34	92	49.51	5.31	92	47.69	5.73	91			
Agricultural loans.....	0.29	1.88	46	0.33	2.18	46	0.28	2.72	46	0.31	1.88	50			
Other loans and leases.....	83.92	49.54	75	87.90	52.44	77	87.26	51.79	77	89.61	52.78	81			
Supplemental															
Non-owner occupied CRE loans / Gross loans	6.51	27.32	9	6.36	26.45	7	6.24	24.79	10	5.93	23.09	12			
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	29.50	183.76	10	33.03	178.57	14	30.78	167.93	13	29.14	156.17	14			
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	39.84	240.85	10	44.44	236.10	14	41.67	225.98	14	40.21	210.40	14			

Liquidity and Funding

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Percent of Total Assets															
Short-term investments	24.65	11.17	88	18.38	7.63	85	18.98	7.80	84	16.78	8.69	82			
Liquid assets	56.17	26.22	91	47.01	22.44	89	47.07	22.72	89	45.15	24.04	85			
Investment securities	23.92	17.85	74	19	16.99	61	18.45	17.27	57	18.84	17.35	57			
Net loans and leases	33.85	61.58	10	41.87	63.77	12	41.22	63.98	12	43.01	62.73	15			
Net loans, leases and standby letters of credit	37.66	62.48	10	46.42	64.84	15	45.95	65.07	15	47.86	63.89	16			
Core deposits	58.45	70.67	19	52.58	63.09	22	53.53	62.13	25	52.48	61.26	26			
Noncore funding	22.12	14.13	78	25.19	19.36	70	25.02	21.34	66	24.31	22.32	65			
Time deposits of \$250K or more	0.54	2.11	13	1.15	2.94	21	0.83	2.89	18	0.85	2.57	22			
Foreign deposits	3.78	0.36	89	3.73	0.43	89	3.28	0.47	89	3.61	0.54	88			
Federal funds purchased and repos	6.04	1.47	88	6.78	1.94	85	7.94	1.97	90	7.75	2.23	87			
Secured federal funds purchased	0	0	48	0	0	49	0	0	49	0	0	49			
Net federal funds purchased (sold)	-4.74	0.54	5	-4.50	0.48	7	-3.08	0.54	8	-1.57	0.73	11			
Commercial paper	0.04	0.01	91	0	0.02	45	0	0.02	44	0	0.02	44			
Other borrowings w/remaining maturity of 1 year or less	3.16	1.24	82	4.17	3.01	65	4.80	3.67	67	4.76	3.96	64			
Earning assets that reprice within 1 year	48.46	39.38	75	47.20	39.29	77	47.73	40.29	74	47.03	41.61	74			
Interest-bearing liabilities that reprice within 1 year	4.57	8.20	32	5.49	10.19	19	4.54	10.01	21	5.07	8.46	31			
Long-term debt that reprices within 1 year	0.82	0.47	81	1.13	0.96	72	1.27	1.34	72	1.34	1.58	66			
Net assets that reprice within 1 year	43.06	29.11	82	40.57	26.63	87	41.92	27.38	83	40.62	29.77	77			
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-4.48	3.20	28	11.47	14.45	42	10.36	16.62	30	12.48	17.03	39			
Net short-term noncore funding dependence	-24.18	-4.76	9	-7.32	3.38	15	-6.89	4.66	15	-3.89	4.83	20			
Short-term investment / Short-term noncore funding	223.33	184.19	65	131.05	77.77	76	126.86	66.46	82	116.30	74.86	80			
Liquid assets - short-term noncore funding / Nonliquid assets	102.97	28.18	91	62.26	16.97	89	60.65	16.04	89	56	18.16	85			
Net loans and leases / Total deposits	53.15	79.43	9	71.03	90.31	14	70.27	90.08	15	74.91	90.14	20			
Net loans and leases / Core deposits	57.90	88.34	6	79.63	103.93	12	77.02	105	10	81.95	105.65	15			
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	4.96	1.57	92	2.17	0.72	87	-1.70	-0.82	19	-0.90	-0.31	22			
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	3.13	4.31	42	1.24	1.36	53	-2.60	-1.98	35	-1.07	-0.77	46			
Structured notes appreciation (depreciation) / Tier 1 capital	0	0.02	15	0	0	50	0	-0.05	85	0	-0.08	75			
Percent of Investment Securities															
Held-to-maturity securities	64.98	11.38	97	46.64	12.67	90	46.87	16.19	89	29.08	15.76	70			
Available-for-sale securities	34.77	87.23	2	53.11	85.40	9	52.79	81.88	10	70.92	84.24	29			
U.S. Treasury securities	19.47	4.72	89	14.56	6.15	80	12.35	6.99	74	12.08	6.96	71			
US agency securities (excluding mortgage-backed securities)	0.17	4.01	25	0.26	3.49	33	0.29	4.02	28	0.37	4.42	36			
Municipal securities	1.98	9.83	35	3.15	7.75	43	3.42	9.16	40	4.29	9.31	44			
Mortgage-backed securities	75.21	66.64	60	77.44	67.43	58	79.81	65.45	70	79.39	65.34	71			
Asset-backed securities	0.68	1.91	64	1.25	1.66	72	1.52	2.05	70	1.58	1.74	70			
Other debt securities	2.24	3.01	58	3.09	2.94	68	2.27	2.79	63	1.55	2.57	62			
Mutual funds and equity securities	0.25	0.35	62	0.25	0.40	59	0.33	0.42	58	0.74	0.51	69			
Debt securities 1 year or less	6.22	10.55	39	7.60	11.86	46	7.60	11.91	51	7.71	11.79	49			
Debt securities 1 to 5 years	5.84	17.03	29	8.77	17.94	41	8.08	19.18	34	6.18	18.80	29			
Debt securities over 5 years	87.69	69.86	73	83.37	66.02	68	83.99	64.73	75	85.34	64.73	74			
Pledged securities	9.63	35.67	18	14.27	30.57	26	9.19	33.30	16	8.44	34.58	13			
Structured notes, fair value	0.12	0.02	90	0.33	0.03	91	0.60	0.04	93	0.71	0.03	93			
Percent Change from Prior Like Quarter															
Short-term investments	55.37	183.32	34	0.07	26.69	39	16.76	6.77	67	7.33	19.19	53			
Investment securities	45.81	23.62	81	6.46	11.75	50	1.06	9.42	38	3.98	8.45	49			
Core deposits	28.77	26.88	67	1.54	11.23	14	5.27	7.29	51	3.47	12.19	33			
Noncore funding	1.73	-12.18	67	4.09	6.59	48	6.20	10.67	47	8.51	5.59	62			

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Loan commitments (reported semiannually, June/Dec)	930,685,000	960,455,000	819,879,000	801,329,000	
Commit: Secured commercial real estate loans	9,675,000	10,454,000	9,464,000	8,134,000	
Commit: Unsecured real estate loans	10,776,000	11,858,000	10,322,000	9,855,000	
Credit card lines (reported semiannually, June/Dec)	384,955,000	376,066,000	371,658,000	362,031,000	
Securities underwriting	0	0	0	0	
Standby letters of credit	107,518,000	110,755,000	111,402,000	110,726,000	
Commercial and similar letters of credit	1,280,000	1,562,000	1,471,000	1,737,000	
Securities lent	28,569,000	27,618,000	32,948,000	0	
Credit derivatives - notional amount (holding company as guarantor)	370,132,000	386,371,000	459,196,000	503,423,000	
Credit derivatives - notional amount (holding company as beneficiary)	386,317,000	408,208,000	492,616,000	525,041,000	
Credit derivative contracts w/ purchased credit protection-investment grade..	596,184,000	625,700,000	686,159,000	777,573,000	
Credit derivative contracts w/ purchased credit protection-noninvest grade..	303,849,000	317,817,000	363,226,000	335,154,000	
Derivative Contracts					
Interest rate futures and forward contracts	3,222,159,000	3,279,824,000	3,656,602,000	4,332,436,000	
Written options contracts (interest rate)	1,530,461,000	1,767,750,000	1,584,860,000	1,170,504,000	
Purchased options contracts (interest rate)	1,545,784,000	1,673,586,000	1,614,030,000	1,184,458,000	
Interest rate swaps	13,242,830,000	15,074,355,000	15,977,934,000	15,416,363,000	
Futures and forward foreign exchange	3,481,041,000	3,597,176,000	4,044,005,000	3,276,453,000	
Written options contracts (foreign exchange)	289,559,000	274,280,000	256,700,000	291,762,000	
Purchased options contracts (foreign exchange)	279,283,000	261,582,000	240,393,000	271,930,000	
Foreign exchange rate swaps	1,475,750,000	1,657,732,000	1,704,799,000	2,011,102,000	
Commodity and other futures and forward contracts	169,809,000	186,349,000	151,664,000	154,061,000	
Written options contracts (commodity and other)	623,782,000	764,291,000	624,596,000	502,500,000	
Purchased options contracts (commodity and other)	565,838,000	706,476,000	572,820,000	451,108,000	
Commodity and other swaps	356,648,000	357,077,000	296,696,000	311,782,000	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	33.01	22.01	83	39.46	23.52	84	34.81	24.05	80	35.12	24.03	80			
Standby letters of credit	3.81	0.71	95	4.55	0.84	96	4.73	0.92	96	4.85	0.96	97			
Commercial and similar letters of credit	0.05	0.02	84	0.06	0.02	83	0.06	0.02	83	0.08	0.03	81			
Securities lent	1.01	0.18	89	1.13	0.40	88	1.40	0.62	89	0	0.75	39			
Credit derivatives - notional amount (holding company as guarantor)	13.13	0.35	95	15.87	0.42	95	19.50	0.52	95	22.07	0.30	96			
Credit derivatives - notional amount (holding company as beneficiary)	13.70	0.30	94	16.77	0.52	93	20.92	0.75	94	23.01	0.55	94			
Credit derivative contracts w/ purchased credit protection-investment grade..	21.14	0.25	95	25.71	0.30	95	29.14	0.52	95	34.08	0.19	95			
Credit derivative contracts w/ purchased credit protection-noninvest grade..	10.78	0.30	94	13.06	0.45	94	15.42	0.69	93	14.69	0.59	93			
Derivative contracts	949.88	48.62	95	1,216.09	68.47	94	1,304.69	65.81	94	1,287.52	75.35	94			
Interest rate contracts	693.04	34.36	95	895.43	47.31	94	969.58	43.84	94	968.84	53.66	94			
Interest rate futures and forward contracts	114.28	6.21	94	134.75	10.67	92	155.27	11.40	94	189.90	13.82	92			
Written options contracts (interest rate)	54.28	2.18	96	72.63	2.47	94	67.30	2.16	95	51.30	2.60	95			
Purchased options contracts (interest rate)	54.82	1.46	95	68.76	2.65	94	68.54	2.32	94	51.92	2.37	94			
Interest rate swaps	469.67	20.83	95	619.30	28.86	94	678.47	26.74	94	675.72	25.60	94			
Foreign exchange contracts	195.97	6.01	94	237.90	10.12	93	265.22	10.92	94	256.47	9.40	94			
Futures and forward foreign exchange contracts	123.46	3.47	94	147.78	5.23	93	171.72	5.22	94	143.61	4.53	95			
Written options contracts (foreign exchange)	10.27	0.03	95	11.27	0.05	95	10.90	0.14	94	12.79	0.06	96			
Purchased options contracts (foreign exchange)	9.90	0.04	95	10.75	0.08	95	10.21	0.13	94	11.92	0.06	96			
Foreign exchange rate swaps	52.34	0.77	94	68.11	2.03	93	72.39	2.17	94	88.15	2.34	93			
Equity, commodity, and other derivative contracts	60.86	1.86	93	82.75	3.32	93	69.88	4.08	92	62.22	3.81	92			
Commodity and other futures and forward contracts	6.02	0.14	94	7.66	0.19	94	6.44	0.25	94	6.75	0.30	93			
Written options contracts (commodity and other)	22.12	0.52	94	31.40	0.98	94	26.52	1.48	93	22.03	1.21	92			
Purchased options contracts (commodity and other)	20.07	0.37	94	29.02	0.94	94	24.32	1.29	93	19.77	1.12	92			
Commodity and other swaps	12.65	0.32	95	14.67	0.38	96	12.60	0.40	94	13.67	0.29	95			
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	90.55	42.82	87	96.66	45.53	86	84.11	44.93	84	83.31	46.60	84			

Derivative Instruments

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Notional Amount					
Derivative contracts	26,782,944,000	29,600,478,000	30,725,099,000	29,374,459,000	
Interest rate contracts	19,541,234,000	21,795,515,000	22,833,426,000	22,103,761,000	
Foreign exchange contracts.....	5,525,633,000	5,790,770,000	6,245,897,000	5,851,247,000	
Equity, commodity, and other contracts	1,716,077,000	2,014,193,000	1,645,776,000	1,419,451,000	
Derivatives Position					
Futures and forwards	6,873,009,000	7,063,349,000	7,852,271,000	7,762,950,000	
Written options	2,443,802,000	2,806,321,000	2,466,156,000	1,964,766,000	
Exchange-traded.....	473,523,000	638,764,000	466,763,000	372,901,000	
Over-the-counter.....	1,970,279,000	2,167,557,000	1,999,393,000	1,591,865,000	
Purchased options	2,390,905,000	2,641,644,000	2,427,243,000	1,907,496,000	
Exchange-traded.....	470,308,000	625,381,000	492,302,000	412,566,000	
Over-the-counter.....	1,920,597,000	2,016,263,000	1,934,941,000	1,494,930,000	
Swaps	15,075,228,000	17,089,164,000	17,979,429,000	17,739,247,000	
Held for trading.....	25,820,534,000	28,928,090,000	30,187,874,000	28,671,775,000	
Interest rate contracts	18,711,298,000	21,240,179,000	22,505,724,000	21,563,809,000	
Foreign exchange contracts.....	5,394,112,000	5,674,450,000	6,036,374,000	5,688,515,000	
Equity, commodity, and other contracts	1,715,124,000	2,013,461,000	1,645,776,000	1,419,451,000	
Non-traded.....	962,410,000	672,388,000	537,225,000	702,684,000	
Interest rate contracts	829,936,000	555,336,000	327,702,000	539,952,000	
Foreign exchange contracts.....	131,521,000	116,320,000	209,523,000	162,732,000	
Equity, commodity, and other contracts	953,000	732,000	0	0	
Derivative contracts (excluding futures and FX 14 days or less)	45,037,823,000	45,130,314,000	46,419,555,000	45,367,331,000	
One year or less	25,696,034,000	26,108,531,000	26,501,930,000	25,748,138,000	
Over 1 year to 5 years	12,041,432,000	12,132,607,000	13,084,655,000	12,925,095,000	
Over 5 years	7,300,357,000	6,889,176,000	6,832,970,000	6,694,098,000	
Gross negative fair value (absolute value)	426,710,000	328,493,000	307,886,000	330,263,000	
Gross positive fair value.....	427,885,000	336,452,000	318,832,000	336,339,000	
Held for trading.....	399,082,000	316,304,000	307,071,000	322,707,000	
Non-traded	28,803,000	20,148,000	11,761,000	13,632,000	
Current credit exposure on risk-based capital derivative contracts	102,320,000	91,549,000	80,921,000	81,353,000	
Credit losses on derivative contracts	35,000	7,000	3,000	6,000	
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	0	0	0	
90+ days past due	0	0	0	0	

Derivatives Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
	72.96	94.10	13	73.63	93.44	14	74.32	92.91	11	75.25	92.20	12			
Percent of Notional Amount															
Interest rate contracts	20.63	3.49	89	19.56	3.20	88	20.33	3.39	92	19.92	3.53	91			
Foreign exchange contracts	6.41	1.17	87	6.80	1.64	89	5.36	1.93	82	4.83	1.94	82			
Futures and forwards	25.66	14.05	74	23.86	13.49	75	25.56	12.78	78	26.43	13.23	78			
Written options	9.12	8.18	67	9.48	5.91	74	8.03	6.60	67	6.69	6.68	62			
Exchange-traded	1.77	0.14	91	2.16	0.15	90	1.52	0.23	88	1.27	0.27	87			
Over-the-counter	7.36	7.73	60	7.32	5.10	72	6.51	5.49	66	5.42	5.27	61			
Purchased options	8.93	3.42	78	8.92	4.42	75	7.90	4.19	72	6.49	4.73	73			
Exchange-traded	1.76	0.15	92	2.11	0.28	89	1.60	0.32	86	1.40	0.33	87			
Over-the-counter	7.17	2.86	78	6.81	3.35	78	6.30	3.20	74	5.09	3.32	68			
Swaps	56.29	68.76	30	57.73	69.75	29	58.52	70.34	29	60.39	68.94	32			
Held for trading	96.41	43.53	85	97.73	44.16	85	98.25	46.31	87	97.61	46.32	88			
Interest rate contracts	69.86	36.62	69	71.76	37.24	70	73.25	38.40	67	73.41	37.84	72			
Foreign exchange contracts	20.14	1.60	92	19.17	1.60	93	19.65	1.85	94	19.37	2.10	93			
Equity, commodity, and other contracts	6.40	0.68	90	6.80	0.83	92	5.36	1.14	86	4.83	1.01	87			
Non-traded	3.59	56.47	14	2.27	55.84	14	1.75	53.69	12	2.39	53.68	11			
Interest rate contracts	3.10	53.82	16	1.88	52.22	16	1.07	50.60	12	1.84	51.23	15			
Foreign exchange contracts	0.49	0.46	80	0.39	0.34	79	0.68	0.57	80	0.55	0.60	75			
Equity, commodity, and other contracts	0	0.10	78	0	0.13	79	0	0.16	38	0	0.21	36			
Derivative contracts (excluding futures and forex 14 days or less)	168.16	91.48	96	152.46	93.86	94	151.08	94.47	94	154.44	95.63	92			
One year or less	95.94	32.05	91	88.20	32.17	89	86.25	32.51	88	87.65	31.96	86			
Over 1 year to 5 years	44.96	27.06	76	40.99	30.45	66	42.59	31.16	69	44	31.85	70			
Over 5 years	27.26	29.56	50	23.27	28.09	48	22.24	28.71	44	22.79	29.43	46			
Gross negative fair value (absolute value)	1.59	1.55	60	1.11	0.83	67	1	0.72	73	1.12	0.69	87			
Gross positive fair value	1.60	2.23	35	1.14	1.19	54	1.04	0.85	65	1.15	0.71	83			
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	2.13	0.07	96	1.74	0.06	94	1.63	0.06	94	1.72	0.06	94			
Gross positive fair value (X)	2.14	0.09	96	1.78	0.07	94	1.69	0.06	95	1.76	0.06	94			
Held for trading (X)	1.99	0.07	96	1.68	0.06	94	1.62	0.05	95	1.69	0.05	94			
Non-traded (X)	0.14	0.02	98	0.11	0.01	98	0.06	0.01	98	0.07	0.01	98			
Current credit exposure (X)	0.51	0.06	95	0.49	0.05	94	0.43	0.04	94	0.42	0.04	94			
Credit losses on derivative contracts	0.02	0	93	0	0	96	0	0	95	0	0	95			
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	46	0	0	47	0	0	47	0	0	46			
90+ days past due	0	0	47	0	0	48	0	0	48	0	0	47			
Other Ratios															
Current credit exposure / Risk-weighted assets	6.91	0.85	93	6.13	0.73	93	5.63	0.53	94	5.68	0.53	92			

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	9,416,000	9,601,000	10,393,000	11,237,000	
Gross losses	5,420,000	5,646,000	5,402,000	5,619,000	
Write-downs, transfers to loans held-for-sale	14,000	4,000	2,000	42,000	
Recoveries	1,298,000	1,999,000	1,639,000	1,640,000	
Net losses	4,122,000	3,647,000	3,763,000	3,979,000	
Provision for loan and lease losses	10,566,000	3,574,000	3,261,000	3,311,000	
Adjustments	2,942,000	-112,000	-290,000	-176,000	
Ending balance	18,802,000	9,416,000	9,601,000	10,393,000	
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.39	0.51	33	0.15	0.15	61	0.14	0.14	59	0.15	0.16	58			
Provision for loan and lease losses / Average loans and leases	1.03	0.82	73	0.36	0.24	76	0.33	0.24	78	0.34	0.28	77			
Provision for loan and lease losses / Net loan and lease losses	256.33	487.86	36	98	130.58	25	86.66	134.68	24	83.21	143.18	20			
Allowance for loan and lease losses / Total loans and leases not held for sale	1.95	1.58	76	0.92	0.83	61	0.99	0.90	63	1.06	0.98	59			
Allowance for loan and lease losses / Total loans and leases	1.93	1.55	77	0.92	0.81	60	0.98	0.89	64	1.05	0.96	59			
Allowance for loan and lease losses / Net loans and leases losses (X)	4.56	11.58	27	2.58	8.03	24	2.55	7.54	18	2.61	8.39	19			
Allowance for loan and lease losses / Nonaccrual assets	346.96	299.17	70	241.07	218.72	70	176.65	214.03	53	145.72	178.03	49			
ALLL / 90+ days past due + nonaccrual loans and leases	251.03	244.34	60	148.05	151.73	60	109.46	160.51	40	86.58	136.22	32			
Gross loan and lease losses / Average loans and leases	0.53	0.34	78	0.57	0.28	86	0.55	0.30	86	0.58	0.33	86			
Recoveries / Average loans and leases	0.13	0.07	84	0.20	0.08	90	0.17	0.09	86	0.17	0.09	83			
Net losses / Average loans and leases	0.40	0.27	74	0.37	0.21	80	0.39	0.22	85	0.41	0.24	85			
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	89	0	0	80	0	0	79	0	0	81			
Recoveries / Prior year-end losses	22.99	33.98	35	37	36.22	61	29.17	41.30	41	30.10	33.49	47			
Earnings coverage of net loan and lease losses (X)	7.17	22.91	34	9.96	24.40	41	10.06	21.75	38	8.17	19.67	30			
Net Loan and Lease Losses By Type															
Real estate loans	0.06	0.04	66	-0.10	0.01	1	0.01	0.02	47	0.04	0.02	64			
Real estate loans secured by 1-4 family	-0.04	0.01	12	-0.15	0.01	2	0.01	0.01	50	0.04	0.03	58			
Revolving	-0.19	0.01	8	-0.60	0.02	3	0.04	0.03	59	0.34	0.09	89			
Closed-end	-0.02	0	25	-0.07	0	5	0	0.01	48	-0.04	0.02	10			
Commercial real estate loans	0.21	0.07	84	0.04	0.01	76	0.01	0.01	64	0.04	0.01	72			
Construction and land development	0.08	0	89	0	-0.01	60	0	-0.03	70	0.11	-0.02	94			
1-4 family	0	0	59	0	0	55	-0.01	-0.01	19	-0.01	0	20			
Other	0.08	0	92	0	-0.01	61	0.01	-0.02	86	0.12	-0.01	94			
Multifamily	0	0	58	0	0	56	0	0	58	0.02	-0.01	92			
Nonfarm nonresidential	0.25	0.11	83	0.05	0.02	76	0.02	0.02	60	0.03	0.03	58			
Owner-occupied	0.03	0.02	76	0.01	0.01	76	0	0.01	48	0.02	0.01	72			
Other	0.22	0.08	84	0.04	0.01	83	0.01	0.01	69	0.01	0.01	66			
Real estate loans secured by farmland	0	0.02	46	0.05	0.01	89	0	0	50	-0.05	0.01	10			
Commercial and industrial loans	0.37	0.47	49	0.20	0.37	37	0.19	0.31	45	0.32	0.39	55			
Loans to individuals	1.63	1.13	75	1.84	1.17	78	1.76	1.16	71	1.59	1.25	70			
Credit card loans	2.98	2.92	50	3.02	3.11	44	2.88	2.92	40	2.69	2.92	38			
Agricultural loans	5.95	0.19	98	0.31	0.08	84	0.36	0.15	81	-0.16	0.18	2			
Loans to foreign governments and institutions	0	0	50	0	0	50	0	0	50	0	0	50			
Other loans and leases	0.20	0.15	71	0.15	0.15	64	0.11	0.14	60	0.10	0.15	54			

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
30+ Days Past Due and Nonaccrual Assets					
30–89 days past due loans and leases	4,115,000	5,262,000	5,352,000	6,534,000	
90+ days past due loans and leases	2,158,000	2,552,000	3,506,000	5,082,000	
Nonaccrual loans and leases	5,332,000	3,808,000	5,265,000	6,922,000	
Total past due and nonaccrual loans and leases	11,605,000	11,622,000	14,123,000	18,538,000	
Restructured 30–89 days past due	286,000	493,000	628,000	900,000	
Restructured 90+ days past due	483,000	674,000	1,043,000	1,670,000	
Restructured nonaccrual	2,167,000	2,079,000	2,850,000	3,442,000	
Total restructured loans and leases	2,936,000	3,246,000	4,521,000	6,012,000	
30–89 days past due loans held for sale	7,000	9,000	51,000	8,000	
90+ days past due loans held for sale	32,000	11,000	2,000	0	
Nonaccrual loans held for sale	359,000	239,000	292,000	341,000	
Total past due and nonaccrual loans held for sale	398,000	259,000	345,000	349,000	
Restructured loans and leases in compliance	4,627,000	5,523,000	6,381,000	8,562,000	
Other real estate owned	213,000	357,000	373,000	328,000	
Other Assets					
30–89 days past due	2,000	3,000	6,000	3,000	
90+ days past due	16,000	4,000	0	0	
Nonaccrual	87,000	98,000	170,000	210,000	
Total other assets past due and nonaccrual	105,000	105,000	176,000	213,000	

BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Percent of Loans and Leases														
30–89 days past due loans and leases	0.42	0.39	66	0.51	0.43	66	0.55	0.44	70	0.66	0.47	80		
90+ days past due loans and leases	0.22	0.12	81	0.25	0.15	79	0.36	0.17	79	0.51	0.20	83		
Nonaccrual loans and leases	0.55	0.66	45	0.37	0.51	34	0.54	0.54	53	0.70	0.63	61		
90+ days past due and nonaccrual loans and leases	0.77	0.85	51	0.62	0.71	51	0.89	0.75	70	1.21	0.88	75		
30–89 days past due restructured	0.03	0.01	82	0.05	0.01	84	0.06	0.02	84	0.09	0.02	86		
90+ days past due restructured	0.05	0.01	92	0.07	0.01	92	0.11	0.01	92	0.17	0.01	95		
Nonaccrual restructured	0.22	0.13	79	0.20	0.14	72	0.29	0.16	80	0.35	0.20	79		
30–89 days past due loans held for sale	0	0	81	0	0	85	0.01	0	89	0	0	77		
90+ days past due loans held for sale	0	0	88	0	0	86	0	0	87	0	0	42		
Nonaccrual loans held for sale	0.04	0.01	88	0.02	0	91	0.03	0	89	0.03	0	90		
Percent of Loans and Leases and Other Assets														
30+ Days Past Due and Nonaccrual														
30–89 days past due assets	0.42	0.40	66	0.51	0.43	67	0.55	0.44	70	0.66	0.47	80		
90+ days past due assets	0.22	0.12	81	0.25	0.15	79	0.36	0.18	79	0.51	0.20	83		
Nonaccrual assets	0.56	0.67	45	0.38	0.53	35	0.55	0.57	54	0.72	0.64	59		
30+ days past due and nonaccrual assets	1.20	1.29	58	1.14	1.19	58	1.46	1.26	68	1.89	1.39	76		
Percent of Total Assets														
90+ days past due and nonaccrual assets	0.27	0.52	23	0.27	0.44	26	0.38	0.48	42	0.54	0.54	54		
90+ days past due and nonaccrual assets + other real estate owned	0.28	0.55	21	0.28	0.48	26	0.40	0.52	38	0.55	0.59	46		
Restructured and Nonaccrual Loans and Leases														
+ OREO as Percent of:														
Total assets	0.39	0.60	28	0.45	0.53	46	0.58	0.60	51	0.81	0.72	59		
Allowance for loan and lease losses	58.19	66.66	46	115.28	115.41	59	142.59	118.28	73	176.87	129.01	76		
Equity capital + allowance for loan and lease losses	3.75	4.97	34	3.96	4.28	51	4.98	4.79	58	6.62	5.78	65		
Tier 1 capital + allowance for loan and lease losses	5	6.05	41	5.48	5.65	53	6.89	6.16	61	9.11	7.35	69		
Loans and leases + other real estate owned	1.12	0.97	68	1.05	0.85	69	1.40	0.96	82	1.85	1.15	86		

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
			BHC	Peer # 1	Pct	BHC	Peer #	Pct									
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.63	0.39	81	0.73	0.38	87	0.84	0.42	89	1.26	0.44	93			
	90+ days past due		0.27	0.16	80	0.36	0.16	82	0.65	0.22	83	1.16	0.26	88			
	Nonaccrual.....		0.94	0.76	70	0.72	0.46	76	1.26	0.57	88	1.65	0.69	87			
Commercial and industrial	30–89 days past due		0.22	0.23	61	0.27	0.31	55	0.23	0.30	51	0.20	0.32	41			
	90+ days past due		0.10	0.03	85	0.06	0.05	66	0.05	0.05	67	0.05	0.05	66			
	Nonaccrual.....		0.66	0.75	49	0.35	0.83	26	0.29	0.76	26	0.42	0.93	31			
Individuals	30–89 days past due		0.69	0.83	46	0.79	0.83	47	0.80	0.84	43	0.78	0.97	46			
	90+ days past due		0.62	0.14	89	0.63	0.17	88	0.60	0.16	87	0.54	0.19	83			
	Nonaccrual.....		0.04	0.28	31	0.03	0.17	32	0.03	0.23	24	0.03	0.24	25			
Depository institution loans	30–89 days past due		0.01	0	93	0	0	47	0	0	47	0	0	46			
	90+ days past due		0	0	46	0	0	49	0	0	47	0	0.05	44			
	Nonaccrual.....		0	0	47	0.01	0	96	0.01	0	96	0.01	0	94			
Agricultural	30–89 days past due		0.48	0.17	83	0	0.24	26	0.18	0.17	68	0.48	0.17	83			
	90+ days past due		0.16	0	98	0	0	42	0	0	43	0	0	41			
	Nonaccrual.....		4.50	0.49	93	6.37	0.67	94	8.70	0.75	95	0.16	0.96	47			
Foreign governments	30–89 days past due		0	0	50	0	0.07	47	0.19	0.01	92	0	0	50			
	90+ days past due		0	0	50	0	0	50	0	0	50	0	0	50			
	Nonaccrual.....		1.33	0.09	93	0.45	0.03	94	0.71	0.06	92	0.74	0.06	92			
Other loans and leases	30–89 days past due		0.17	0.18	65	0.26	0.20	67	0.28	0.17	74	0.18	0.20	67			
	90+ days past due		0.01	0.01	82	0.01	0.01	81	0.09	0.01	91	0.02	0.02	75			
	Nonaccrual.....		0.07	0.15	57	0.04	0.13	48	0.06	0.14	55	0.05	0.10	57			

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
		BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Memoranda																
1–4 family	30–89 days past due	0.66	0.65	65	0.83	0.67	71	1.04	0.71	79	1.54	0.74	86			
	90+ days past due	0.32	0.33	79	0.44	0.31	80	0.84	0.46	81	1.48	0.49	83			
	Nonaccrual	1.03	0.89	65	0.73	0.73	56	1.48	0.86	81	1.94	0.97	86			
Revolving	30–89 days past due	0.55	0.48	57	0.55	0.45	61	0.80	0.50	78	1	0.61	82			
	90+ days past due	0	0.03	30	0.01	0.05	61	0.06	0.05	66	0.11	0.07	74			
	Nonaccrual	1.88	1.13	79	1.35	1	75	4.02	1.17	89	4.73	1.17	91			
Closed-end	30–89 days past due	0.68	0.65	66	0.88	0.70	71	1.09	0.75	77	1.67	0.79	86			
	90+ days past due	0.37	0.38	79	0.51	0.35	80	1	0.53	81	1.82	0.57	85			
	Nonaccrual	0.90	0.87	60	0.63	0.70	52	0.93	0.84	63	1.24	0.96	66			
Junior lien	30–89 days past due	0	0.02	32	0	0.02	23	0.01	0.03	40	0.04	0.03	67			
	90+ days past due	0	0	32	0	0	67	0.01	0	80	0.03	0	92			
	Nonaccrual	0.01	0.04	31	0.01	0.04	28	0.03	0.06	46	0.08	0.07	66			
Commercial real estate	30–89 days past due	0.51	0.26	81	0.29	0.18	78	0.21	0.17	64	0.34	0.18	78			
	90+ days past due	0.08	0.02	87	0.09	0.03	82	0.03	0.03	71	0.10	0.04	84			
	Nonaccrual	0.66	0.62	57	0.60	0.23	86	0.52	0.28	81	0.63	0.34	82			
Construction and development	30–89 days past due	1.05	0.28	86	0.65	0.28	81	0.39	0.21	74	0.27	0.23	69			
	90+ days past due	0	0.01	35	0.02	0.02	72	0.01	0.02	72	0.24	0.03	94			
	Nonaccrual	0.84	0.41	82	0.32	0.20	80	0.41	0.19	83	1.42	0.24	92			
1–4 family	30–89 days past due	0.39	0.03	95	0.03	0.06	61	0.01	0.06	58	0.03	0.07	62			
	90+ days past due	0	0	42	0	0	41	0	0	43	0	0	40			
	Nonaccrual	0.26	0.03	93	0.04	0.02	80	0.06	0.02	79	0.03	0.03	71			
Other	30–89 days past due	0.66	0.22	85	0.61	0.20	84	0.38	0.13	82	0.24	0.13	77			
	90+ days past due	0	0	40	0.02	0.01	80	0.01	0.02	75	0.24	0.02	95			
	Nonaccrual	0.57	0.35	80	0.27	0.17	82	0.35	0.15	81	1.39	0.18	94			
Multifamily	30–89 days past due	0.06	0.09	61	0.32	0.08	89	0	0.10	18	0.27	0.07	87			
	90+ days past due	0.12	0	97	0	0	41	0.04	0.01	87	0	0.01	36			
	Nonaccrual	0.04	0.11	51	0.06	0.05	68	0.02	0.08	55	0.02	0.10	41			
Nonfarm non-residential	30–89 days past due	0.45	0.23	76	0.24	0.14	78	0.20	0.17	64	0.36	0.17	80			
	90+ days past due	0.09	0.02	86	0.11	0.03	82	0.03	0.03	73	0.09	0.04	80			
	Nonaccrual	0.68	0.80	51	0.68	0.28	86	0.58	0.30	77	0.56	0.38	70			
Owner Occupied	30–89 days past due	0.13	0.07	76	0.15	0.07	80	0.20	0.09	84	0.28	0.07	95			
	90+ days past due	0.09	0	98	0.08	0.01	90	0.03	0.01	81	0.08	0.02	89			
	Nonaccrual	0.27	0.27	54	0.35	0.16	80	0.28	0.17	73	0.27	0.21	62			
Other	30–89 days past due	0.32	0.14	78	0.09	0.07	70	0	0.07	18	0.08	0.09	56			
	90+ days past due	0	0.01	33	0.03	0.01	80	0	0.01	31	0.01	0.02	60			
	Nonaccrual	0.41	0.44	54	0.33	0.10	89	0.30	0.13	82	0.29	0.14	80			
Farmland	30–89 days past due	1.89	0.11	95	0.31	0.23	73	0.40	0.25	75	0.72	0.27	80			
	90+ days past due	0.27	0	97	0	0.01	42	0	0.01	42	0.29	0.06	87			
	Nonaccrual	0.32	1.13	48	2.29	0.84	82	2.64	1.23	81	4.39	1.07	88			
Credit card	30–89 days past due	1	0.95	48	1.02	1.19	29	1.01	1.22	30	0.98	1.08	35			
	90+ days past due	1.15	0.63	77	1.07	0.78	62	1.01	0.73	57	0.93	0.75	55			
	Nonaccrual	0	0.05	37	0	0.11	35	0	0.09	36	0	0.08	35			

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016										
Common Equity Tier 1 Capital															
Common stock plus related surplus	85,982,000	91,723,000	118,896,000	138,089,000											
Retained earnings	168,301,000	156,319,000	136,314,000	113,816,000											
Accumulated other comprehensive income (AOCI)	-1,656,000	-6,633,000	-12,211,000	-6,203,000											
Common equity tier 1 minority interest	0	0	0	0											
Common equity tier 1 capital before adjustments/deductions	252,627,000	241,409,000	242,999,000	245,702,000											
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	75,955,000	75,091,000	75,847,000	75,215,000											
Accumulated other comprehensive income-related adjustments	436,000	-378,000	-967,000	-831,000											
Other deductions from common equity tier 1 capital	-424,000	-64,000	847,000	255,000											
Subtotal:	176,660,000	166,760,000	167,272,000	171,063,000											
Adjustments and deductions for common equity tier 1 capital	0	0	0	0											
Common equity tier 1 capital	176,660,000	166,760,000	167,272,000	171,063,000											
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	23,437,000	22,329,000	22,326,000	22,323,000											
Non-qualifying capital instruments	0	0	0	0											
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0											
Additional tier 1 capital before deductions	23,437,000	22,329,000	22,326,000	22,323,000											
Less: Additional tier 1 capital deductions	1,000	597,000	560,000	1,890,000											
Additional tier 1 capital	23,436,000	21,732,000	21,766,000	20,433,000											
Tier 1 Capital	200,096,000	188,492,000	189,038,000	191,496,000											
Tier 2 Capital															
Tier 2 capital instruments and related surplus	20,572,000	20,850,000	20,336,000	21,260,000											
Non-qualifying capital instruments	0	0	0	1,893,000											
Total capital minority interest not included in tier 1 capital	1,641,000	1,688,000	1,551,000	1,678,000											
Allowance for loan and lease losses in tier 2 capital	15,649,000	10,229,000	10,398,000	11,170,000											
Exited advanced approach eligible credit reserves	5,398,000	2,097,000	1,972,000	2,272,000											
Unrealized gains on AFS preferred stock classified as equity	37,862,000	32,767,000	32,285,000	36,001,000											
Tier 2 capital before deductions	27,611,000	24,635,000	23,859,000	27,103,000											
Exited advanced approach tier 2 capital before deductions	22,000	29,000	19,000	70,000											
Less: Tier 2 capital deductions	37,840,000	32,738,000	32,266,000	35,931,000											
Tier 2 capital	27,589,000	24,606,000	23,840,000	27,033,000											
Exited advanced approach tier 2 capital	237,936,000	221,230,000	221,304,000	227,427,000											
Total capital	227,685,000	213,098,000	212,878,000	218,529,000											
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	2,790,094,000	2,448,358,000	2,343,657,000	2,303,906,000											
Less: Deductions from common equity tier 1 capital	77,285,000	76,902,000	77,465,000	78,556,000											
Less: Other deductions	-5,993,000	-2,729,000	8,647,000	1,152,000											
Total assets for leverage ratio	2,718,802,000	2,374,185,000	2,257,545,000	2,224,198,000											
Total risk-weighted assets	1,479,749,000	1,493,460,000	1,437,206,000	1,433,517,000											
Exited advanced approach total RWA	1,371,316,000	1,446,529,000	1,408,939,000	1,449,222,000											
Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Common equity tier 1 capital, column A	11.94	12.35	48	11.17	12.11	34	11.64	12.09	49	11.93	12.16	54			
Common equity tier 1 capital, column B	12.88	0.30	94	11.53	0.29	93	11.87	0.52	93	11.80	0.44	93			
Tier 1 capital, column A	13.52	13.08	65	12.62	12.78	55	13.15	12.85	65	13.36	12.95	65			
Tier 1 capital, column B	14.59	0.34	95	13.03	0.34	92	13.42	0.60	92	13.21	0.51	93			
Total capital, column A	16.08	15.23	70	14.81	14.36	66	15.40	14.45	73	15.87	14.63	73			
Total capital, column B	16.60	0.39	96	14.73	0.38	93	15.11	0.67	92	15.08	0.57	93			
Tier 1 leverage	7.36	9.13	5	7.94	9.76	9	8.37	9.71	12	8.61	9.53	23			
Supplementary leverage ratio, advanced approaches HCs	7.18	8.72	26	6.40	7.41	44	6.77	7.31	44	6.95	6.58	60			

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets		528,000			534,000			557,000			884,000					-1.12	-40.27
Total property and casualty assets		528,000			526,000			544,000			871,000					0.38	-38.53
Reinsurance recoverables (P/C)											10,000						
Total life and health assets		0			8,000			13,000			13,000					-100.00	-100.00
Reinsurance recoverables (L/H)					0			0			0						
Separate account assets (L/H)					0			0			0						
Total insurance underwriting equity		335,000			327,000			334,000			663,000					2.45	-53.08
Total property and casualty equity		335,000			319,000			314,000			641,000					5.02	-50.44
Total life and health equity		0			8,000			20,000			22,000					-100.00	-100.00
Total insurance underwriting net income		32,000			30,000			22,000			5,000					6.67	77.78
Total property and casualty		32,000			31,000			24,000			13,000					3.23	88.24
Total life and health		0			-1,000			-2,000			-8,000						-100.00
Claims and claims adjusted expense reserves (P/C)		179,000			199,000			217,000			227,000					-10.05	-19.37
Unearned premiums (P/C)		27,000			27,000			30,000			34,000					0.00	-28.95
Policyholder benefit and contractholder funds (L/H)		0			0			1,000			1,000						-100.00
Separate account liabilities (L/H)		0			0			0			0						
Insurance activities revenue		14,000			16,000			19,000			416,000					-12.50	-88.89
Other insurance activities income		14,000			16,000			19,000			416,000					-12.50	-88.71
Insurance and reinsurance underwriting income		0			0			0			0						-100.00
Premiums		0			0			0			0						-100.00
Credit related insurance underwriting		0			0			0			0						-100.00
Other insurance underwriting		0			0			0			0						
Insurance benefits, losses, expenses		65,000			78,000			103,000			120,000					-16.67	-44.44
Net assets of insurance underwriting subsidiaries		528,000			534,000			557,000			884,000					-1.12	-40.27
Life insurance assets		25,827,000			25,401,000			24,888,000			24,586,000					1.68	9.03

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016					
	BHC	Peer # 1	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct									
Analysis Ratios																		
Insurance underwriting assets / Consolidated assets	0.02	0	90	0.02	0.01	86	0.02	0.01	86	0.04	0.01	88						
Insurance underwriting assets (P/C) / Total insurance underwriting assets	100	53.67	76	98.50	51.47	56	97.67	56.12	53	98.53	52.23	60						
Insurance underwriting assets (L/H) / Total insurance underwriting assets	0	46.33	23	1.50	48.53	43	2.33	43.88	46	1.47	47.77	39						
Separate account assets (L/H) / Total life assets		11.24		0	7.26	42	0	8.53	44	0	2.52	45						
Insurance activities revenue / Adjusted operating income	0.02	0.41	34	0.02	0.47	36	0.02	0.47	36	0.47	0.55	69						
Premium income / Insurance activities revenue	0	2.84	40	0	7.32	37	0	4.86	37	0	4.64	36						
Credit related premium income / Total premium income		38.23			34.91			44.54			43.04							
Other premium income / Total premium income		61.77			65.09			55.46			56.96							
Insurance underwriting net income / Consolidated net income	0.18	0.03	90	0.11	0.08	84	0.08	0.08	85	0.03	0.04	82						
Insurance net income (P/C) / Equity (P/C)	9.55	15.59	52	9.72	19.86	47	7.64	15.64	60	2.03	5.74	43						
Insurance net income (L/H) / Equity (L/H)		3.62		-12.50	5.13	11	-10	1.99	16	-36.36	-2.99	15						
Insurance benefits, losses, expenses / Insurance premiums		447.82			233.61			160.49			127.33							
Reinsurance recovery (P/C) / Total assets (P/C)	0	0.07	47	0	0.15	42	0	0.17	43	1.15	0.48	78						
Reinsurance recovery (L/H) / Total assets (L/H)		0			0.15	45	0	2.31	47	0	0	47						
Net assets of insurance underwriting subsidiaries / Consolidated assets	0.02	0	93	0.02	0	92	0.02	0	92	0.04	0	93						
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	11.80	11.03	50	12.83	11.51	53	12.53	10.22	57	12.18	9.84	59						
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)		475,847,000			502,053,000			488,036,000			465,084,000							
Net assets of broker-dealer subsidiaries / Consolidated assets	16.88	0.75	93	20.63	1.39	92	20.72	1.79	92	20.39	1.54	92						

Foreign Activities

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Foreign Activities					
Total foreign loans and leases	111,708,000	132,177,000	120,778,000	123,708,000	
Real estate loans.....	5,042,000	5,383,000	5,944,000	4,973,000	
Commercial and industrial loans	64,041,000	76,970,000	67,320,000	66,677,000	
Loans to depository institutions and other banks acceptances	11,841,000	19,408,000	17,169,000	20,700,000	
Loans to foreign governments and institutions	1,350,000	2,228,000	1,543,000	1,482,000	
Loans to individuals	449,000	396,000	375,000	930,000	
Agricultural loans.....	0	0	0	0	
Other foreign loans.....	27,108,000	25,503,000	25,295,000	25,837,000	
Lease financing receivables.....	1,877,000	2,289,000	3,132,000	3,109,000	
Debt securities	9,818,000	8,692,000	5,709,000	3,069,000	
Interest-bearing bank balances	66,499,000	50,078,000	65,466,000	30,858,000	
Total selected foreign assets	188,025,000	190,947,000	191,953,000	157,635,000	
Total foreign deposits	106,465,000	90,766,000	77,253,000	82,319,000	
Interest-bearing deposits	88,767,000	77,048,000	63,193,000	68,295,000	
Non-interest-bearing deposits.....	17,698,000	13,718,000	14,060,000	14,024,000	

Analysis Ratios

Yield: Foreign loans	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
	1.74	0.87	75	2.96	1.25	76	2.92	1.17	75	2.50	1.08	78			
Cost: Interest-bearing deposits.....	0.30	0.42	39	1.17	1.19	50	1.03	0.97	53	0.87	0.51	75			

Net Losses as a Percent of Foreign Loans by Type

Real estate loans	2.68	5.18	71	0.17	27.03	42		27.29			67.99				
Commercial and industrial loans	0.24	0.64	44	0.11	0.29	30	0.10	1.53	14	0.66	2.12	57			
Foreign governments and institutions	0	0	50	0	0	50	0	0	50	0	0	50			

Growth Rates

Net loans and leases.....	-15.49	-2.40	23	9.44	22.48	63	-2.37	7.24	35	13.64	21.19	70			
Total selected assets.....	-1.53	2.04	46	-0.52	12.40	46	21.77	3.24	73	6.83	21.86	59			
Deposits	17.30	3.46	63	17.49	10.36	70	-6.15	5	35	19.11	-0.77	78			

Servicing, Securitization and Asset Sale Activities—Part 1

	Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
		1-Year	5-Year					
Activity								
Securitization activities.....	60,238,000	55,695,000	57,385,000	74,770,000			8.16	-50.58
1–4 family residential loans.....	37,152,000	35,242,000	41,463,000	62,761,000			5.42	-66.61
Home equity lines.....	347,000	639,000	1,266,000	1,769,000			-45.70	-92.48
Credit card receivables.....	0	0	0	0				
Auto loans.....	0	0	0	0				-100.00
Commercial and industrial loans.....	4,352,000	3,012,000	2,897,000	2,320,000			44.49	37.81
All other loans and leases.....	18,387,000	16,802,000	11,759,000	7,920,000			9.43	580.75
Retained credit exposure.....	632,000	464,000	294,000	373,000			36.21	19.25
1–4 family residential loans.....	3,000	4,000	7,000				-25.00	
Home equity lines.....	0	0	0					
Credit card receivables.....	0	0	0					
Auto loans.....	0	0	0					
Commercial and industrial loans.....	167,000	74,000	21,000					
All other loans and leases.....	462,000	386,000	266,000					19.69
Unused commitments to provide liquidity (servicer advance).....	207,000	192,000	180,000	194,000			7.81	213.64
Seller's interest carried as securities and loans	0	0	0	0				-100.00
Home equity lines	0	0	0	0				
Credit card receivables.....	0	0	0	0				
Commercial and industrial loans	0	0	0	0				-100.00
Asset-backed commercial paper conduits.....	4,831,000	4,703,000	2,423,000	1,597,000			2.72	207.90
Credit exposure from credit enhancements provided to conduit structures	1,795,000	1,379,000	422,000	0			30.17	
Liquidity commitments provided to conduit structures	3,036,000	3,324,000	2,001,000	1,597,000			-8.66	93.50
Activity as a Percent of Total Assets								
Securitization activities.....	2.14	2.29	2.44				3.28	
1–4 family residential loans.....	1.32	1.45	1.76				2.75	
Home equity lines.....	0.01	0.03	0.05				0.08	
Credit card receivables.....	0	0	0				0	
Auto loans.....	0	0	0				0	
Commercial and Industrial loans	0.15	0.12	0.12				0.10	
All other loans and leases	0.65	0.69	0.50				0.35	
Asset-backed commercial paper conduits.....	0.17	0.19	0.10				0.07	
Credit exposure from credit enhancements provided to conduit structures	0.06	0.06	0.02				0	
Liquidity commitments provided to conduit structures	0.11	0.14	0.08				0.07	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans	25.41	25.34	24.46				25.61	
Home equity lines	3.27	3.64	4.53				5.10	
Credit card receivables.....	7.62	9	9.48				9.03	
Auto loans and other consumer loans.....	4.04	4.29	4.54				4.75	
Commercial and industrial loans	28.59	28.22	27.23				25.81	
All other loans and leases.....	31.07	29.50	29.76				29.70	

Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2020		12/31/2019		12/31/2018		12/31/2017	
	Dollar Amount in Thousands						Percent Change	
Percent of Total Securitization Activities by Type								
Retained credit exposure.....		1.05		0.83		0.51		
1–4 family residential loans.....		0.01		0.01		0.02		
Home equity lines.....		0		0		0		
Credit card receivables.....								
Auto loans.....								
Commercial and industrial loans.....		3.84		2.46		0.72		
All other loans and leases.....		2.51		2.30		2.26		
Unused commitments to provide liquidity (servicer advance).....		0.34		0.34		0.31		0.26
Seller's interest carried as securities and loans		0		0		0		0
Home equity lines.....		0		0		0		0
Credit card receivables.....								
Commercial and industrial loans		0		0		0		0
Percent of Tier 1 Capital								
Total retained credit exposure.....		0.32		0.25		0.16		0.19
Total retained credit exposure and asset sale credit exposure		0.39		0.35		0.28		0.35
30–89 Days Past Due Securitized Assets								
1–4 family residential loans		2,148,000		3,161,000		3,594,000		5,440,000
Home equity lines.....		14,000		29,000		65,000		90,000
Credit card receivables.....		0		0		0		0
Auto loans		0		0		0		0
Commercial and industrial loans		0		0		0		0
All other loans and leases.....		4,000		8,000		5,000		8,000
Total 30–89 days past due securitized assets.....		2,166,000		3,198,000		3,664,000		5,538,000
90+ Days Past Due Securitized Assets								
1–4 family residential loans		3,594,000		4,380,000		6,259,000		8,811,000
Home equity lines.....		52,000		69,000		122,000		208,000
Credit card receivables.....		0		0		0		0
Auto loans		0		0		0		0
Commercial and industrial loans		0		0		0		0
All other loans and leases.....		5,000		9,000		7,000		9,000
Total 90+ days past due securitized assets		3,651,000		4,458,000		6,388,000		9,028,000
Total past due securitized assets.....		5,817,000		7,656,000		10,052,000		14,566,000
Net Losses on Securitized Assets								
1–4 family residential loans		640,000		1,138,000		1,318,000		1,783,000
Home equity lines.....		2,000		8,000		32,000		102,000
Credit card receivables.....		0		0		0		0
Auto loans		0		0		0		0
Commercial and industrial loans		0		0		0		0
All other loans and leases.....		7,000		2,000		3,000		5,000
Total net losses on securitized assets.....		649,000		1,148,000		1,353,000		1,890,000

Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	5.78	8.97	8.67	8.67	
Home equity lines	4.03	4.54	5.13	5.09	
Credit card receivables					
Auto loans					
Commercial and industrial loans	0	0	0	0	
All other loans and leases	0.02	0.05	0.04	0.10	
Total 30–89 days past due securitized assets	3.60	5.74	6.38	7.41	
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	9.67	12.43	15.10	14.04	
Home equity lines	14.99	10.80	9.64	11.76	
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans	0	0	0	0	
All other loans and leases	0.03	0.05	0.06	0.11	
Total 90+ days past due securitized assets	6.06	8	11.13	12.07	
Total past due securitized assets percent of securitized assets	9.66	13.75	17.52	19.48	
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	1.72	3.23	3.18	2.84	
Home equity lines	0.58	1.25	2.53	5.77	
Credit card receivables					
Auto loans					
Commercial and industrial loans	0	0	0	0	
All other loans and leases	0.04	0.01	0.03	0.06	
Total net losses on securitized assets	1.08	2.06	2.36	2.53	
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	1.40	1.92	2.33	3.28	
Home equity lines	0.59	0.62	0.92	1.13	
Credit card receivables	1	1.02	1.01	0.98	
Commercial and industrial loans	0.21	0.27	0.23	0.20	
All other loans and leases	0.27	0.31	0.29	0.28	
Total managed loans past due 30–89 days	0.61	0.78	0.87	1.13	
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	1.69	2.04	3.31	4.63	
Home equity lines	0.15	0.19	0.32	0.49	
Credit card receivables	1.15	1.07	1.01	0.93	
Commercial and industrial loans	0.10	0.06	0.05	0.04	
All other loans and leases	0.03	0.03	0.06	0.05	
Total managed loans past due 90+ days	0.56	0.65	0.95	1.32	
Total Past Due Managed Assets	1.17	1.43	1.82	2.46	
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	0.23	0.35	0.52	0.62	
Home equity lines	-0.18	-0.57	0.11	0.52	
Credit card receivables	2.98	3.02	2.88	2.69	
Commercial and industrial loans	0.37	0.20	0.18	0.32	
All other loans and leases	0.22	0.14	0.11	0.11	
Net Losses on Managed Assets Percent of Total Managed Assets	0.46	0.44	0.49	0.55	

Parent Company Income Statement

	Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
		1-Year	5-Year					
Operating Income								
Income from bank subsidiaries	0	-18,000	2,000	17,000				-100.00
Dividends	0	0	0	0				
Interest	0	0	2,000	6,000				-100.00
Management and service fees	0	0	0	0				
Other income	0	-18,000	0	11,000				
Income from nonbank subsidiaries	0	502,000	36,000	618,000			-100.00	-100.00
Dividends	0	0	91,000	202,000			-100.00	-100.00
Interest	0	8,000	78,000	205,000			-100.00	-100.00
Management and service fees	0	0	0	0				
Other income	0	494,000	-133,000	211,000			-100.00	
Income from subsidiary holding companies	19,177,000	37,314,000	36,920,000	18,920,000			-48.61	0.38
Dividends	10,352,000	27,820,000	28,575,000	12,088,000			-62.79	-45.43
Interest	8,825,000	9,494,000	8,345,000	6,832,000			-7.05	6485.82
Management and service fees	0	0	0	0				
Other income	0	0	0	0				
Total income from subsidiaries	19,177,000	37,798,000	36,958,000	19,555,000			-49.26	-8.65
Securities gains (losses)	0	0	0	0				-100.00
Other operating income	-136,000	-397,000	-863,000	-194,000				
Total operating income	19,041,000	37,401,000	36,095,000	19,361,000			-49.09	-6.68
Operating Expenses								
Personnel expenses	586,000	377,000	81,000	626,000			55.44	17.67
Interest expense	4,119,000	5,899,000	6,425,000	5,555,000			-30.17	-19.20
Other expenses	1,201,000	1,715,000	1,754,000	1,235,000			-29.97	-77.83
Provision for loan and lease losses	0	0	0	0				
Total operating expenses	5,906,000	7,991,000	8,260,000	7,416,000			-26.09	-46.38
Income (loss) before taxes	13,133,000	29,405,000	27,806,000	11,945,000			-55.34	39.86
Applicable income taxes (credit)	649,000	341,000	-281,000	950,000			90.32	
Extraordinary items				0				
Income before undistributed income of subsidiaries	12,484,000	29,064,000	28,087,000	10,995,000			-57.05	-3.70
Equity in undistributed income of subsidiaries	5,410,000	-1,634,000	60,000	7,237,000				85.02
Bank subsidiaries	0	0	0	0				
Nonbank subsidiaries	38,000	83,000	-246,000	-1,488,000			-54.22	
Subsidiary holding companies	5,372,000	-1,717,000	306,000	8,725,000				72.18
Net income (loss)	17,894,000	27,430,000	28,147,000	18,232,000			-34.76	12.63
Memoranda								
Bank net income	0	0	0	0				
Nonbank net income	38,000	83,000	-155,000	-1,286,000			-54.22	
Subsidiary holding companies' net income	15,724,000	26,103,000	28,881,000	20,813,000			-39.76	-28.82

Parent Company Balance Sheet

	Dollar Amount in Thousands	12/31/2020		12/31/2019		12/31/2018		12/31/2017		12/31/2016		Percent Change	
			% of Total Assets		1-Year	5-Year							
Assets													
Investment in bank subsidiaries		213,000	0.04	51,000	0.01	195,000	0.04	146,000			317.65	-62.57	
Common and preferred stock		0	0	0	0	0	0	0					
Excess cost over fair value		0	0	0	0	0	0	0					
Loans, advances, notes, and bonds		3,000	0	5,000	0	2,000	0	9,000			-40.00	-98.26	
Other receivables		210,000	0.04	46,000	0.01	193,000	0.04	137,000			356.52	-47.10	
Investment in nonbank subsidiaries		4,125,000	0.77	4,054,000	0.83	4,401,000	0.93	9,970,000			1.75	-92.99	
Common and preferred stock		3,715,000	0.70	3,663,000	0.75	3,432,000	0.73	5,225,000			1.42	54.66	
Excess cost over fair value		0	0	0	0	0	0	0					
Loans, advances, notes, and bonds		233,000	0.04	334,000	0.07	617,000	0.13	4,498,000			-30.24	-99.59	
Other receivables		177,000	0.03	57,000	0.01	352,000	0.07	247,000			210.53	82.47	
Investment in subsidiary holding companies		512,384,000	96.10	470,766,000	95.95	445,950,000	94.68	443,072,000			8.84	72.99	
Common and preferred stock		305,818,000	57.36	297,465,000	60.63	293,045,000	62.22	296,506,000			2.81	12.19	
Excess cost over fair value		0	0	0	0	0	0	0					
Loans, advances, notes, and bonds		206,452,000	38.72	173,260,000	35.31	152,878,000	32.46	146,566,000			19.16	775.54	
Other receivables		114,000	0.02	41,000	0.01	27,000	0.01	0			178.05	714.29	
Assets Excluding Investment in Subsidiaries													
Net loans and leases		0	0	0	0	0	0	0					
Securities		701,000	0.13	656,000	0.13	628,000	0.13	596,000			6.86	-25.19	
Securities purchased (reverse repos)		0	0	0	0	0	0	0					
Cash and due from affiliated depository institution		5,886,000	1.10	5,691,000	1.16	4,752,000	1.01	4,554,000			3.43	-93.99	
Cash and due from unrelated depository institution		7,000	0	4,000	0	389,000	0.08	193,000			75.00	-75.00	
Premises, furnishings, fixtures and equipment		20,000	0	10,000	0	11,000	0	12,000			100.00	-62.96	
Intangible assets		477,000	0.09	477,000	0.10	477,000	0.10	477,000			0.00	0.00	
Other assets		9,353,000	1.75	8,951,000	1.82	14,208,000	3.02	14,065,000			4.49	5.93	
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0					
Total assets		533,166,000	100.00	490,660,000	100.00	471,011,000	100.00	473,085,000			8.66	14.93	
Liabilities and Capital													
Deposits		0	0	0	0	0	0	0					
Securities sold (repos)		0	0	0	0	0	0	0					
Commercial paper		0	0	0	0	0	0	0			-100.00		
Other borrowings 1 year or less		9,357,000	1.75	10,134,000	2.07	16,168,000	3.43	22,327,000			-7.67	-55.71	
Borrowings with maturity over 1 year		198,849,000	37.30	166,624,000	33.96	143,722,000	30.51	133,729,000			19.34	65.25	
Subordinated notes and debentures		24,874,000	4.67	23,151,000	4.72	22,585,000	4.80	26,062,000			7.44	-22.79	
Other liabilities		15,965,000	2.99	13,380,000	2.73	8,828,000	1.87	10,286,000			19.32	15.86	
Balance due to subsidiaries and related institutions		11,197,000	2.10	12,561,000	2.56	14,383,000	3.05	13,535,000			-10.86	-44.66	
Total liabilities		260,242,000	48.81	225,850,000	46.03	205,686,000	43.67	205,939,000			15.23	25.30	
Equity Capital		272,924,000	51.19	264,810,000	53.97	265,325,000	56.33	267,146,000			3.06	6.53	
Perpetual preferred stock (income surplus)		24,510,000	4.60	23,401,000	4.77	22,326,000	4.74	22,323,000			4.74	10.04	
Common stock		87,000	0.02	88,000	0.02	97,000	0.02	103,000			-1.14	-16.35	
Common surplus		85,895,000	16.11	91,635,000	18.68	118,799,000	25.22	137,986,000			-6.26	-43.09	
Retained earnings		164,088,000	30.78	156,319,000	31.86	136,314,000	28.94	113,816,000			4.97	85.28	
Accumulated other comprehensive income		-1,656,000	-0.31	-6,633,000	-1.35	-12,211,000	-2.59	-7,082,000					
Other equity capital components		0	0	0	0	0	0	0					
Total liabilities and equity capital		533,166,000	100.00	490,660,000	100.00	471,011,000	100.00	473,085,000			8.66	14.93	
Memoranda													
Loans and advances from bank subsidiaries		0	0	54,000	0.01	0	0	0			-100.00		
Loans and advances from nonbank subsidiaries		10,915,000	2.05	11,325,000	2.31	13,424,000	2.85	12,365,000			-3.62	-44.53	
Notes payable to subsidiaries that issued TPS		1,000	0	1,000	0	736,000	0.16	3,835,000			0.00	-99.98	
Loans and advances from subsidiary holding companies		0	0	1,000	0	1,000	0	1,000			-100.00		
Subordinated and long-term debt 1 year or less		187,000	0.04	242,000	0.05	1,649,000	0.35	4,105,000			-22.73	-92.29	
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0					

Parent Company Analysis—Part 1

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Profitability															
Net income / Average equity capital	6.69	7.29	39	10.24	9.68	61	10.63	10.40	52	6.71	7.61	40			
Bank net income / Average equity investment in banks		7.45				10.51				11.19			8.74		
Nonbank net income / Average equity investment in nonbanks	1.02	9.75	25	2.33	7.89	34	-3.28	7.10	6	-21.39	4.73	7			
Subsidiary HCs net income / Average equity investment in sub HCs	5.27	7.01	50	8.81	8.55	50	9.85	8.78	55	7.05	6.82	42			
Bank net income / Parent net income	0	88.16	5	0	82.22	7	0	82.56	8	0	80.64	7			
Nonbank net income / Parent net income	0.21	3.59	42	0.30	5.93	40		3.78			7.76				
Subsidiary holding companies' net income / Parent net income	87.87	68.34	55	95.16	74	53	102.61	72.48	84	114.16	82.97	86			
Leverage															
Total liabilities / Equity capital	95.35	20.06	93	85.29	20.43	91	77.52	20.88	89	77.09	19.94	90			
Total debt / Equity capital	85.40	14.41	94	75.49	14.31	91	68.77	14.69	91	68.17	13.95	90			
Total debt + notes payable to subs that issued TPS / Equity capital	85.40	16.67	93	75.49	16.36	91	69.05	17.10	91	69.61	16.10	90			
Total debt + Loans guaranteed for affiliate / Equity capital	85.40	14.68	93	75.49	14.56	91	68.77	15.14	89	68.17	14.35	90			
Total debt / Equity capital – excess over fair value	85.40	14.52	94	75.49	14.51	91	68.77	14.81	90	68.17	14.10	89			
Long-term debt / Equity capital	81.97	13.56	94	71.66	13.04	93	62.68	13.37	89	59.81	12.69	90			
Short-term debt / Equity capital	3.43	0.77	86	3.83	1.02	83	6.09	1.14	88	8.36	1.07	91			
Current portion of long-term debt / Equity capital	0.07	0.06	86	0.09	0.05	87	0.62	0.14	89	1.54	0.27	88			
Excess cost over fair value / Equity capital	0	0.08	39	0	0.12	38	0	0.12	39	0	0.17	38			
Long-term debt / Consolidated long-term debt	92.09	34.67	95	87.57	28.44	96	86.23	28.63	93	84.85	26.93	93			
Double Leverage															
Equity investment in subs / Equity capital	113.41	102.81	90	113.71	103.22	91	111.74	103.10	84	112.95	102.10	88			
Total investment in subs / Equity capital	189.33	110.16	94	179.33	111.07	92	169.81	112.48	90	169.64	111.30	90			
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	2.05	0.47	90	1.32	0.36	88	1.11	0.35	83	1.90	0.52	83			
Equity investment in subs – equity cap / Net income-div (X)	3.59	1.82	84	1.83	1.22	76	1.46	1.22	76	2.74	2.64	63			
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	135.22	136.59	57	238.10	177.68	77	240.55	162.34	84	141.58	141.81	59			
Cash from ops + noncash items + op expense / Op expense + dividend	239.94	147.24	87	388.06	190.27	90	215.59	174.91	72	120.80	148.20	42			
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	100.81	134.08	34	103.16	116.34	41	101.90	103.19	53	22.36	92.33	20			
Pretax operating income + interest expense / Interest expense	418.84	2,016.32	27	598.47	1,968.54	33	532.78	2,898.75	31	315.03	1,909.25	28			
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	418.84	1,539.23	26	598.47	1,632.83	29	520.86	1,369.37	32	303.87	1,547.94	23			
Dividends + interest from subsidiaries / Interest expense + dividends	162.13	150.43	64	276.93	210.80	75	278.88	188.90	80	173.22	172.51	59			
Fees + other income from subsidiaries / Salary + other expenses	0	13.95	31	22.75	16.52	70	-7.25	16.08	4	11.93	16.39	63			
Net income / Current part of long-term debt + preferred dividends (X)	11.13	35.64	35	16.39	57.11	35	9.08	33.93	20	3.21	24.63	16			
Other Ratios															
Net assets that reprice within 1 year / Total assets	-4.88	3.85	4	-6.02	2.64	7	-6.59	2.61	9	-8.47	3.24	5			
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.10			0.04			0.24			0.10				
Nonaccrual		1.03			0.54			6.54			7.38				
Total		1.13			0.58			6.78			7.48				
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49			
To nonbank subsidiaries	0	0.05	46	0	0.10	46	0	0.24	44	0	0.17	45			
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49			
Total	0	0.05	46	0	0.10	46	0	0.25	44	0	0.17	45			
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	20.49	2.66	89	24.37	5.62	85	23.79	5.50	85	24.23	5.68	88			
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	50	0	0	50			
Combined foreign nonbank subsidiary assets	7.15	0.08	96	9.68	0.19	96	8.91	0.21	96	10.01	0.13	97			

Parent Company Analysis—Part 2

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	61.75	81.10	40	26.07	57.84	21	24.48	57.26	14	50.99	68.72	41			
Dividends declared / Net income	43.08	42.29	52	27.63	33.08	37	24.43	27.33	33	30.75	31.29	43			
Net income – dividends / Average equity.....	3.81	4.14	44	7.41	6.46	62	8.03	7.33	60	4.65	5.03	44			
Percent of Dividends Paid															
Dividends from bank subsidiaries	0	132.17	7	0	178.13	9	0	157.73	9	0	130.71	8			
Dividends from nonbank subsidiaries	0	3.41	23	0	7.53	19	1.32	7.13	67	3.60	12.57	68			
Dividends from subsidiary holding companies.....	134.28	4.85	93	367.12	21.40	94	415.64	16.86	97	215.63	18.99	92			
Dividends from all subsidiaries	134.28	174.85	43	367.12	260.40	77	416.96	215.26	88	219.23	196.35	65			
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries		60.28			66.55			60.71			59				
Interest income from bank subsidiaries.....		0.36			0.54			0.52			0.76				
Management and service fees from bank subsidiaries		1.47			1.55			1.88			2.98				
Other income from bank subsidiaries.....		0			0			0			0.01				
Operating income from bank subsidiaries		62.88			69.36			63.43			62.82				
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	0	56.39	15	0	82.95	12		51.40			102.35				
Interest income from nonbank subsidiaries.....	0	7.38	32	9.64	20.25	66		18.56			8.11				
Management and service fees from nonbank subsidiaries	0	0.86	39	0	1.92	38		2.96			0.85				
Other income from nonbank subsidiaries.....	0	0.16	46	595.18	1.06	98		0.15			0.81				
Operating income from nonbank subsidiaries	0	79.84	8	604.82	150.41	90		99.33			165.35				
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....	65.84	43.51	71	106.58	61.23	80	98.94	48.56	84	58.08	59.89	52			
Interest income from subsidiary holding companies	56.12	8.40	95	36.37	6.54	92	28.89	3.95	96	32.83	2.71	91			
Management and service fees from subsidiary holding companies	0	0.44	45	0	0.36	46	0	0.43	46	0	0.56	45			
Other income from subsidiary holding companies.....	0	0.01	45	0	0.29	44	0	0.01	48	0	0	47			
Operating income from subsidiary holding companies	121.96	55.20	80	142.95	76.49	80	127.83	61.19	84	90.90	64.33	69			
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	0	69.76	8	0	67.32	10	0	65.18	11	0	59.17	11			
Interest income from bank subsidiaries.....	0	0.63	20	0	0.80	18	0.01	0.92	39	0.03	0.94	44			
Management and service fees from bank subsidiaries	0	1.87	37	0	1.81	36	0	2.01	37	0	2.17	35			
Other income from bank subsidiaries.....	0	0.04	45	-0.05	0.03	2	0	0.02	47	0.06	0.09	86			
Operating income from bank subsidiaries	0	82.20	4	-0.05	78.80	3	0.01	74.20	8	0.09	69.23	9			
Dividends from nonbank subsidiaries	0	1.95	23	0	2.65	19	0.25	2.57	58	1.04	2.65	69			
Interest income from nonbank subsidiaries.....	0	0.73	36	0.02	1.19	65	0.22	2.32	70	1.06	2.79	75			
Management and service fees from nonbank subsidiaries	0	0.02	42	0	0.06	41	0	0.03	41	0	0.07	40			
Other income from nonbank subsidiaries.....	0	0.01	46	1.32	0.04	94	-0.37	0.02	4	1.09	0.17	92			
Operating income from nonbank subsidiaries	0	4.70	16	1.34	7.29	54	0.10	7.64	35	3.19	9.99	59			
Dividends from subsidiary holding companies.....	54.37	2.53	92	74.38	4.52	92	79.17	5.15	93	62.43	5.49	89			
Interest income from subsidiary holding companies	46.35	0.11	97	25.38	0.20	97	23.12	0.37	98	35.29	0.13	99			
Management and service fees from subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49			
Other income from subsidiary holding companies.....	0	0	49	0	0	48	0	0	49	0	0	49			
Operating income from subsidiary holding companies	100.71	4.56	98	99.77	6.08	97	102.29	6.79	99	97.72	6.46	96			
Loans and advances from subsidiaries / Short term debt.....	116.65	135.13	64	112.30	83.37	68	83.03	87.87	60	55.39	83.68	50			
Loans and advances from subsidiaries / Total debt	4.68	27.08	35	5.69	28.33	38	7.36	26.53	38	6.79	39.18	43			